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June 30, 2016

Mr. Sam Watts
Policy Development Analyst
State of North Carolina
Department of State Treasurer
Retirement Systems Division
3200 Atlantic Avenue
Raleigh, NC 27604

Re: Payment Option Factors

Dear Mr. Watts:

As discussed in our letter of June 10, 2016, we have prepared our recommendation for the payment option factors for the Retirement System. There are several optional forms of payment available in the pension plans. If a member elects an optional form of payment, the maximum payment is reduced to take into account the value of the option elected. The reduction in the maximum payment is based on the life expectancy of the member, the life expectancy of the beneficiary, if applicable, and an assumed interest rate. For an election of an alternate payment option to be actuarially neutral, the reduction should be based on the mortality and interest rate assumptions used in the valuation of the pension plans. It is our understanding that ORBIT calculates the payment option factors based on a table of mortality rates and an interest rate. Therefore, attached are tables of mortality rates for healthy members, disabled members and beneficiaries, as well as the interest rate assumption based on the assumptions adopted by the Board of Trustees.

These payment option factors must be based on a single mortality table for males and females. Additionally, it is our understanding that ORBIT uses one set of mortality rates for all employee types. So, a reasonable mortality table to use for the conversions would be based on the mortality for all employee groups weighted based on the active member headcounts for the December 31, 2014 TSERS and LGERS valuations. Additionally, female members make up about 61% of the two retirement systems so as most beneficiaries have the opposite gender of the member, we propose to use a mortality table that is 39% female and 61% male for the beneficiary.

Therefore, based on the mortality rates in the experience investigation prepared as of December 31, 2014 and based on the active member headcounts for the December 31, 2014 TSERS and LGERS valuations, we recommend that the mortality tables to be used for payment option factors are as follows. Please note that for the healthy member tables all tables are the healthy annuitant mortality tables, where mortality rates exist. Where mortality rates do not exist, the mortality rates for employees are used. In order to include the effects of generational mortality improvement using projection scale MP-2015 (as proposed in the experience study prepared as of December 31, 2014), the mortality rates for each employee group are projected to a

future year such that the single life annuity using that year's rates is closest to the single life annuity produced by the valuation assumptions, which include fully generational mortality improvement and a discount rate of 7.25%. The projection year for each employee group is noted below.

Healthy Member:

Employee Group	Weight	Mortality Table
TSERS General Employees (male)	11%	RP-2014 mortality table for male retirees, rates multiplied by 108% for ages under 78 and by 124% for ages greater than or equal to 78, rates projected to year 2033
TSERS General Employees (female)	13%	RP-2014 mortality table for female retirees, rates multiplied by 81% for ages under 78 and by 113% for ages greater than or equal to 78, rates projected to year 2033
TSERS Teachers and Other Education Employees (male)	11%	RP-2014 White Collar mortality table for male retirees, rates multiplied by 92% for ages under 78 and by 120% for ages greater than or equal to 78, rates projected to year 2036
TSERS Teachers and Other Education Employees (female)	35%	RP-2014 White Collar mortality table for female retirees, rates multiplied by 78% for ages under 78 and by 108% for ages greater than or equal to 78, rates projected to year 2036
TSERS Law Enforcement Officers (male) and LGERS Firefighters and Rescue Squad Workers (male)	3%	RP-2014 mortality table for male retirees, rates projected to year 2034
TSERS Law Enforcement Officers (female) and LGERS Firefighters and Rescue Squad Workers (female)	1%	RP-2014 mortality table for female retirees, rates projected to year 2034
LGERS General Employees (male)	10%	RP-2014 mortality table for male retirees, rates multiplied by 115% for ages under 78 and by 135% for ages greater than or equal to 78, rates projected to year 2032
LGERS General Employees (female)	11%	RP-2014 mortality table for female retirees, rates multiplied by 79% for ages under 78 and by 116% for ages greater than or equal to 78, rates projected to year 2032
LGERS Law Enforcement Officers (male)	4%	RP-2014 mortality table for male retirees, rates multiplied by 104% for all ages, rates projected to year 2034
LGERS Law Enforcement Officers (female)	1%	RP-2014 mortality table for male retirees, rates multiplied by 104% for all ages, rates projected to year 2034

Mr. Sam Watts
June 30, 2016

Disabled Member:

Gender	Weight	Mortality Table
Male	39%	RP-2014 mortality table for male disabled annuitants, rates multiplied by 103% for all ages, rates projected to year 2029
Female	61%	RP-2014 mortality table for female disabled annuitants, rates multiplied by 99% for all ages, rates projected to year 2029

Beneficiary:

Gender	Weight	Mortality Table
Male	61%	RP-2014 mortality table for male retirees, rates multiplied by 123% for all ages, rates projected to year 2032
Female	39%	RP-2014 mortality table for female retirees, rates multiplied by 123% for all ages, rates projected to year 2032

Additionally, we have attached tables of the factors for member and spouse age combinations that you may use in your review of the new tables. The factors are determined using the above mortality and a 7.25% interest rate.

If you have any questions or need additional assistance, please let us know.

Very truly yours,

Michael A. Ribble, FSA, EA, MAAA
Principal, Consulting Actuary

Larry Langer, ASA, EA, MAAA
Principal, Consulting Actuary

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North Carolina Retirement Systems
Administration Factors based on Experience Study at December 31, 2014
Mortality Tables for Optional Payment Forms

Weight	11%	13%	11%	35%	3%	1%	10%	11%	4%	1%	
	Healthy Retiree Mortality										
Age	TSERS General Male	TSERS General Female	TSERS Teachers & Other Ed Male	TSERS Teachers & Other Ed Female	TSERS LEO Male & LGERS Fire & Rescue Male	TSERS LEO Female & LGERS Fire & Rescue Female	LGERS General Male	LGERS General Female	LGERS LEO Male	LGERS LEO Female	Combined
15	0.000144	0.000091	0.000140	0.000088	0.000143	0.000090	0.000146	0.000092	0.000143	0.000090	0.000110
16	0.000168	0.000097	0.000163	0.000095	0.000166	0.000096	0.000169	0.000098	0.000166	0.000096	0.000123
17	0.000192	0.000103	0.000186	0.000100	0.000190	0.000102	0.000194	0.000104	0.000190	0.000102	0.000136
18	0.000217	0.000108	0.000148	0.000088	0.000215	0.000107	0.000219	0.000109	0.000215	0.000107	0.000136
19	0.000244	0.000111	0.000166	0.000091	0.000242	0.000110	0.000247	0.000112	0.000242	0.000110	0.000148
20	0.000269	0.000111	0.000183	0.000091	0.000266	0.000110	0.000272	0.000112	0.000266	0.000110	0.000156
21	0.000300	0.000113	0.000205	0.000093	0.000297	0.000112	0.000304	0.000114	0.000297	0.000112	0.000169
22	0.000330	0.000115	0.000224	0.000094	0.000327	0.000114	0.000333	0.000116	0.000327	0.000114	0.000180
23	0.000347	0.000119	0.000236	0.000098	0.000344	0.000118	0.000351	0.000120	0.000344	0.000118	0.000189
24	0.000356	0.000123	0.000242	0.000101	0.000352	0.000122	0.000359	0.000124	0.000352	0.000122	0.000194
25	0.000337	0.000127	0.000229	0.000104	0.000333	0.000126	0.000340	0.000129	0.000333	0.000126	0.000189
26	0.000324	0.000133	0.000221	0.000109	0.000321	0.000132	0.000327	0.000134	0.000321	0.000132	0.000188
27	0.000318	0.000141	0.000217	0.000116	0.000315	0.000140	0.000321	0.000143	0.000315	0.000140	0.000190
28	0.000318	0.000152	0.000216	0.000125	0.000315	0.000151	0.000321	0.000154	0.000315	0.000151	0.000196
29	0.000323	0.000165	0.000220	0.000135	0.000320	0.000163	0.000326	0.000167	0.000320	0.000163	0.000205
30	0.000330	0.000180	0.000225	0.000147	0.000327	0.000178	0.000334	0.000181	0.000327	0.000178	0.000216
31	0.000342	0.000195	0.000233	0.000160	0.000338	0.000193	0.000345	0.000197	0.000338	0.000193	0.000228
32	0.000354	0.000210	0.000242	0.000172	0.000351	0.000208	0.000358	0.000212	0.000351	0.000208	0.000241
33	0.000368	0.000225	0.000250	0.000184	0.000364	0.000223	0.000371	0.000227	0.000364	0.000223	0.000254
34	0.000384	0.000238	0.000261	0.000195	0.000380	0.000235	0.000387	0.000240	0.000380	0.000235	0.000267
35	0.000398	0.000250	0.000271	0.000205	0.000394	0.000248	0.000402	0.000253	0.000394	0.000248	0.000278
36	0.000409	0.000262	0.000278	0.000215	0.000405	0.000260	0.000413	0.000265	0.000405	0.000260	0.000289
37	0.000420	0.000275	0.000285	0.000225	0.000416	0.000273	0.000424	0.000278	0.000416	0.000273	0.000300
38	0.000432	0.000290	0.000294	0.000237	0.000428	0.000287	0.000437	0.000293	0.000428	0.000287	0.000312
39	0.000448	0.000308	0.000305	0.000252	0.000443	0.000305	0.000452	0.000311	0.000443	0.000305	0.000328
40	0.000469	0.000329	0.000319	0.000269	0.000464	0.000325	0.000474	0.000332	0.000464	0.000325	0.000347
41	0.000498	0.000354	0.000339	0.000289	0.000493	0.000350	0.000503	0.000357	0.000493	0.000350	0.000370
42	0.000534	0.000384	0.000363	0.000314	0.000529	0.000380	0.000540	0.000388	0.000529	0.000380	0.000400
43	0.000581	0.000421	0.000395	0.000344	0.000575	0.000417	0.000587	0.000425	0.000575	0.000417	0.000437
44	0.000639	0.000464	0.000435	0.000380	0.000633	0.000460	0.000646	0.000469	0.000633	0.000460	0.000481
45	0.000709	0.000516	0.000482	0.000422	0.000702	0.000511	0.000716	0.000521	0.000702	0.000511	0.000534
46	0.000791	0.000574	0.000538	0.000470	0.000783	0.000568	0.000799	0.000580	0.000783	0.000568	0.000595
47	0.000883	0.000638	0.000601	0.000523	0.000874	0.000632	0.000892	0.000645	0.000874	0.000632	0.000663
48	0.000987	0.000709	0.000671	0.000580	0.000977	0.000702	0.000997	0.000716	0.000977	0.000702	0.000738
49	0.001102	0.000788	0.000750	0.000646	0.001091	0.000780	0.001114	0.000796	0.001091	0.000780	0.000823
50	0.003209	0.001784	0.001804	0.001250	0.002942	0.002181	0.003452	0.001758	0.003060	0.002268	0.002015
51	0.003492	0.001897	0.001962	0.001330	0.003201	0.002318	0.003756	0.001869	0.003328	0.002411	0.002170
52	0.003795	0.002024	0.002133	0.001418	0.003478	0.002474	0.004081	0.001994	0.003617	0.002572	0.002338
53	0.004123	0.002164	0.002318	0.001517	0.003780	0.002646	0.004435	0.002133	0.003932	0.002752	0.002524

North Carolina Retirement Systems
Administration Factors based on Experience Study at December 31, 2014
Mortality Tables for Optional Payment Forms

Weight	11%	13%	11%	35%	3%	1%	10%	11%	4%	1%	
	Healthy Retiree Mortality										
Age	TSERS General Male	TSERS General Female	TSERS Teachers & Other Ed Male	TSERS Teachers & Other Ed Female	TSERS LEO Male & LGERS Fire & Rescue Male	TSERS LEO Female & LGERS Fire & Rescue Female	LGERS General Male	LGERS General Female	LGERS LEO Male	LGERS LEO Female	Combined
54	0.004476	0.002319	0.002516	0.001625	0.004103	0.002834	0.004815	0.002284	0.004267	0.002947	0.002724
55	0.004851	0.002485	0.002732	0.001740	0.004446	0.003037	0.005217	0.002448	0.004624	0.003158	0.002937
56	0.005245	0.002664	0.002929	0.001867	0.004808	0.003256	0.005641	0.002624	0.005000	0.003386	0.003162
57	0.005654	0.002856	0.003142	0.002001	0.005183	0.003490	0.006082	0.002813	0.005390	0.003630	0.003399
58	0.006076	0.003063	0.003371	0.002147	0.005570	0.003744	0.006536	0.003018	0.005793	0.003894	0.003650
59	0.006514	0.003292	0.003616	0.002307	0.005972	0.004024	0.007007	0.003244	0.006210	0.004185	0.003917
60	0.006977	0.003545	0.003878	0.002482	0.006396	0.004332	0.007505	0.003492	0.006652	0.004506	0.004205
61	0.007464	0.003826	0.004157	0.002765	0.006841	0.004676	0.008028	0.003769	0.007115	0.004864	0.004546
62	0.007985	0.004140	0.004461	0.003058	0.007320	0.005060	0.008589	0.004079	0.007613	0.005262	0.004912
63	0.008554	0.004489	0.004799	0.003365	0.007841	0.005487	0.009201	0.004422	0.008155	0.005706	0.005310
64	0.009178	0.004878	0.005178	0.003690	0.008413	0.005962	0.009871	0.004806	0.008749	0.006201	0.005745
65	0.009864	0.005308	0.005612	0.004035	0.009042	0.006487	0.010610	0.005229	0.009404	0.006747	0.006221
66	0.010629	0.005786	0.006112	0.004411	0.009743	0.007072	0.011432	0.005700	0.010133	0.007355	0.006750
67	0.011481	0.006316	0.006689	0.004821	0.010524	0.007720	0.012349	0.006223	0.010945	0.008029	0.007338
68	0.012435	0.006906	0.007355	0.005275	0.011399	0.008440	0.013375	0.006803	0.011855	0.008777	0.007995
69	0.013504	0.007561	0.008119	0.005783	0.012379	0.009241	0.014525	0.007449	0.012875	0.009611	0.008732
70	0.014701	0.008293	0.008987	0.006355	0.013476	0.010136	0.015812	0.008170	0.014015	0.010541	0.009560
71	0.016040	0.009110	0.009966	0.006999	0.014703	0.011134	0.017252	0.008974	0.015292	0.011579	0.010487
72	0.017531	0.010025	0.011061	0.007730	0.016070	0.012253	0.018856	0.009876	0.016713	0.012743	0.011526
73	0.019205	0.011051	0.012289	0.008562	0.017605	0.013506	0.020656	0.010887	0.018309	0.014046	0.012697
74	0.021081	0.012200	0.013662	0.009506	0.019324	0.014911	0.022674	0.012019	0.020097	0.015508	0.014012
75	0.023185	0.013491	0.015201	0.010582	0.021253	0.016489	0.024937	0.013291	0.022103	0.017149	0.015494
76	0.025563	0.014934	0.016940	0.011803	0.023433	0.018252	0.027495	0.014712	0.024370	0.018983	0.017166
77	0.028252	0.016566	0.018911	0.013198	0.025897	0.020247	0.030386	0.016320	0.026933	0.021057	0.019062
78	0.035943	0.025671	0.027600	0.020463	0.028696	0.022491	0.039526	0.026619	0.029844	0.023391	0.026883
79	0.039919	0.028569	0.030955	0.022954	0.031870	0.025029	0.043899	0.029623	0.033145	0.026031	0.029985
80	0.044432	0.031833	0.034804	0.025772	0.035474	0.027889	0.048863	0.033008	0.036893	0.029005	0.033501
81	0.049548	0.035536	0.039223	0.028976	0.039558	0.031133	0.054487	0.036848	0.041141	0.032378	0.037496
82	0.055339	0.039721	0.044296	0.032611	0.044182	0.034800	0.060857	0.041188	0.045950	0.036192	0.042027
83	0.061901	0.044440	0.050121	0.036724	0.049421	0.038934	0.068073	0.046081	0.051398	0.040491	0.047162
84	0.069303	0.049759	0.056772	0.041384	0.055330	0.043594	0.076213	0.051596	0.057544	0.045338	0.052969
85	0.077613	0.055765	0.064320	0.046679	0.061965	0.048855	0.085352	0.057823	0.064444	0.050809	0.059529
86	0.087044	0.062565	0.072975	0.052740	0.069502	0.054819	0.095713	0.064869	0.072282	0.057012	0.066996
87	0.097666	0.070256	0.082818	0.059671	0.077999	0.061570	0.107371	0.072827	0.081119	0.064033	0.075460
88	0.109471	0.078839	0.093807	0.067464	0.087435	0.069099	0.120337	0.081717	0.090933	0.071863	0.084915
89	0.122743	0.088486	0.106254	0.076325	0.098056	0.077571	0.134900	0.091698	0.101978	0.080674	0.095587
90	0.137508	0.099253	0.120142	0.086282	0.109862	0.087018	0.151112	0.102845	0.114256	0.090499	0.107509
91	0.153335	0.111033	0.135207	0.097303	0.122532	0.097365	0.168471	0.115028	0.127433	0.101260	0.120490
92	0.169940	0.123714	0.151175	0.109254	0.135815	0.108496	0.186696	0.128152	0.141248	0.112836	0.134348

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	Healthy Retiree Mortality										
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93	0.187100	0.137292	0.167950	0.122212	0.149559	0.120428	0.205506	0.142188	0.155541	0.125245	0.149034
94	0.204696	0.151664	0.185345	0.136036	0.163641	0.133048	0.224810	0.157057	0.170187	0.138370	0.164422
95	0.222877	0.166965	0.203611	0.150940	0.178212	0.146501	0.244729	0.172867	0.185340	0.152361	0.180685
96	0.243609	0.184422	0.224661	0.168127	0.194867	0.161883	0.267385	0.190864	0.202662	0.168359	0.199317
97	0.265193	0.202946	0.246869	0.186565	0.212218	0.178215	0.290959	0.209951	0.220707	0.185344	0.219028
98	0.287984	0.222715	0.270671	0.206506	0.230573	0.195673	0.315805	0.230285	0.239796	0.203501	0.240095
99	0.311689	0.243452	0.295523	0.227602	0.249653	0.213979	0.341662	0.251626	0.259639	0.222538	0.262188
100	0.336258	0.265005	0.319203	0.248447	0.269440	0.233016	0.368445	0.273792	0.280218	0.242336	0.284515
101	0.361598	0.287576	0.343672	0.269933	0.289861	0.252965	0.396051	0.296993	0.301456	0.263084	0.307630
102	0.387440	0.310727	0.368789	0.292105	0.310733	0.273467	0.424142	0.320740	0.323162	0.284406	0.331339
103	0.413142	0.334317	0.393729	0.314661	0.331480	0.294347	0.452097	0.344952	0.344739	0.306121	0.355241
104	0.438870	0.358168	0.418752	0.337517	0.352263	0.315474	0.480058	0.369414	0.366354	0.328092	0.379330
105	0.464233	0.382103	0.443488	0.360506	0.372772	0.336691	0.507598	0.393942	0.387683	0.350159	0.403352
106	0.489548	0.406271	0.468376	0.383885	0.393297	0.358165	0.535009	0.418647	0.409029	0.372492	0.427565
107	0.514216	0.429955	0.492571	0.406754	0.413281	0.379198	0.561742	0.442876	0.429812	0.394366	0.451222
108	0.538045	0.453463	0.516017	0.429509	0.432606	0.400090	0.587538	0.466902	0.449910	0.416094	0.474475
109	0.561312	0.476260	0.538979	0.451646	0.451494	0.420373	0.612698	0.490179	0.469553	0.437188	0.497114
110	0.583966	0.498904	0.561576	0.473831	0.469951	0.440581	0.637108	0.513227	0.488749	0.458204	0.519510
111	0.596320	0.520480	0.574146	0.494917	0.480086	0.459819	0.650325	0.535208	0.499289	0.478211	0.537294
112	0.602083	0.541359	0.580392	0.515389	0.484920	0.478456	0.656347	0.556454	0.504317	0.497593	0.552160
113	0.607899	0.554194	0.586702	0.528244	0.489800	0.489996	0.662422	0.569420	0.509392	0.509596	0.562281
114	0.614136	0.559769	0.593613	0.534358	0.495073	0.495172	0.668884	0.574860	0.514876	0.514979	0.568319
115	0.620000	0.565000	0.600000	0.540000	0.500000	0.500000	0.675000	0.580000	0.520000	0.520000	0.573950
116	0.620000	0.565000	0.600000	0.540000	0.500000	0.500000	0.675000	0.580000	0.520000	0.520000	0.573950
117	0.620000	0.565000	0.600000	0.540000	0.500000	0.500000	0.675000	0.580000	0.520000	0.520000	0.573950
118	0.620000	0.565000	0.600000	0.540000	0.500000	0.500000	0.675000	0.580000	0.520000	0.520000	0.573950
119	0.620000	0.565000	0.600000	0.540000	0.500000	0.500000	0.675000	0.580000	0.520000	0.520000	0.573950
120	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

North Carolina Retirement Systems
Administration Factors based on Experience Study at December 31, 2014
Mortality Tables for Optional Payment Forms

Weight	39%	61%		61%	39%	
	Disabled Retiree Mortality			**Beneficiary Mortality**		
Age	**Male**	**Female**	**Combined**	**Male**	**Female**	**Combined**
15	0.000155	0.000094	0.000118	0.000179	0.000112	0.000153
16	0.000180	0.000101	0.000132	0.000208	0.000121	0.000174
17	0.000206	0.000106	0.000145	0.000239	0.000128	0.000196
18	0.004079	0.001529	0.002524	0.000270	0.000134	0.000217
19	0.004589	0.001578	0.002752	0.000304	0.000138	0.000239
20	0.005049	0.001578	0.002932	0.000334	0.000138	0.000258
21	0.005643	0.001604	0.003179	0.000373	0.000140	0.000282
22	0.006195	0.001629	0.003410	0.000410	0.000142	0.000305
23	0.006525	0.001692	0.003577	0.000432	0.000148	0.000321
24	0.006677	0.001745	0.003668	0.000442	0.000153	0.000329
25	0.006323	0.001806	0.003568	0.000418	0.000158	0.000317
26	0.006088	0.001886	0.003525	0.000403	0.000165	0.000310
27	0.005974	0.002006	0.003554	0.000395	0.000176	0.000310
28	0.005970	0.002164	0.003648	0.000395	0.000189	0.000315
29	0.006061	0.002343	0.003793	0.000401	0.000205	0.000325
30	0.006204	0.002549	0.003974	0.000411	0.000223	0.000338
31	0.006413	0.002767	0.004189	0.000424	0.000242	0.000353
32	0.006656	0.002978	0.004412	0.000441	0.000261	0.000371
33	0.006903	0.003190	0.004638	0.000457	0.000279	0.000388
34	0.007202	0.003375	0.004868	0.000477	0.000296	0.000406
35	0.007468	0.003554	0.005080	0.000494	0.000311	0.000423
36	0.007677	0.003722	0.005264	0.000508	0.000326	0.000437
37	0.007881	0.003910	0.005459	0.000522	0.000342	0.000452
38	0.008114	0.004117	0.005676	0.000537	0.000360	0.000468
39	0.008412	0.004369	0.005946	0.000557	0.000382	0.000489
40	0.008808	0.004666	0.006281	0.000582	0.000408	0.000514
41	0.009342	0.005022	0.006707	0.000618	0.000440	0.000549
42	0.010029	0.005455	0.007239	0.000664	0.000478	0.000591
43	0.010913	0.005974	0.007900	0.000722	0.000523	0.000644
44	0.012007	0.006592	0.008704	0.000794	0.000577	0.000709
45	0.013308	0.007326	0.009659	0.000881	0.000641	0.000787
46	0.013835	0.007779	0.010141	0.000982	0.000714	0.000877
47	0.014357	0.008236	0.010623	0.001096	0.000793	0.000978
48	0.014880	0.008695	0.011107	0.001226	0.000880	0.001091
49	0.015415	0.009214	0.011632	0.001369	0.000979	0.001217
50	0.015991	0.009766	0.012194	0.003692	0.002737	0.003320
51	0.016617	0.010344	0.012790	0.004016	0.002909	0.003584
52	0.017297	0.010933	0.013415	0.004365	0.003104	0.003873
53	0.018034	0.011524	0.014063	0.004744	0.003321	0.004189

North Carolina Retirement Systems
Administration Factors based on Experience Study at December 31, 2014
Mortality Tables for Optional Payment Forms

Weight	39%	61%		61%	39%	
	Disabled Retiree Mortality			**Beneficiary Mortality**		
Age	**Male**	**Female**	**Combined**	**Male**	**Female**	**Combined**
54	0.018813	0.012097	0.014716	0.005149	0.003557	0.004528
55	0.019624	0.012637	0.015362	0.005580	0.003811	0.004890
56	0.020450	0.013140	0.015991	0.006034	0.004085	0.005274
57	0.021280	0.013589	0.016588	0.006504	0.004380	0.005676
58	0.022097	0.013999	0.017157	0.006990	0.004699	0.006097
59	0.022903	0.014388	0.017709	0.007494	0.005050	0.006541
60	0.023715	0.014769	0.018258	0.008026	0.005437	0.007016
61	0.024520	0.015178	0.018821	0.008585	0.005869	0.007526
62	0.025352	0.015636	0.019425	0.009186	0.006350	0.008080
63	0.026228	0.016166	0.020090	0.009841	0.006885	0.008688
64	0.027161	0.016787	0.020833	0.010557	0.007483	0.009358
65	0.028177	0.017504	0.021666	0.011348	0.008141	0.010097
66	0.029296	0.018340	0.022613	0.012228	0.008875	0.010920
67	0.030531	0.019306	0.023684	0.013208	0.009688	0.011835
68	0.031906	0.020411	0.024894	0.014305	0.010592	0.012857
69	0.033431	0.021679	0.026262	0.015536	0.011597	0.014000
70	0.035117	0.023125	0.027802	0.016912	0.012720	0.015277
71	0.036984	0.024766	0.029531	0.018452	0.013972	0.016705
72	0.039034	0.026624	0.031464	0.020167	0.015376	0.018299
73	0.041306	0.028716	0.033626	0.022093	0.016950	0.020087
74	0.043815	0.031052	0.036030	0.024251	0.018714	0.022092
75	0.046582	0.033650	0.038693	0.026671	0.020694	0.024340
76	0.049661	0.036504	0.041635	0.029408	0.022906	0.026872
77	0.053077	0.039656	0.044890	0.032500	0.025409	0.029735
78	0.056886	0.043088	0.048469	0.036013	0.028225	0.032976
79	0.061118	0.046828	0.052401	0.039996	0.031411	0.036648
80	0.065821	0.050857	0.056693	0.044519	0.035000	0.040807
81	0.071038	0.055216	0.061387	0.049644	0.039071	0.045521
82	0.076819	0.059901	0.066499	0.055448	0.043674	0.050856
83	0.083235	0.064907	0.072055	0.062022	0.048861	0.056889
84	0.090324	0.070260	0.078085	0.069438	0.054709	0.063694
85	0.098122	0.076007	0.084632	0.077765	0.061312	0.071348
86	0.106794	0.082188	0.091784	0.087206	0.068783	0.080021
87	0.116351	0.088835	0.099566	0.097827	0.077222	0.089791
88	0.126802	0.095945	0.107979	0.109640	0.086648	0.100673
89	0.138312	0.103572	0.117121	0.122909	0.097231	0.112895
90	0.150934	0.111776	0.127048	0.137679	0.109051	0.126514
91	0.163664	0.120850	0.137547	0.153495	0.121969	0.141200
92	0.176673	0.130830	0.148709	0.170101	0.135885	0.156757

North Carolina Retirement Systems
Administration Factors based on Experience Study at December 31, 2014
Mortality Tables for Optional Payment Forms

Weight	39%	61%		61%	39%	
	Disabled Retiree Mortality			**Beneficiary Mortality**		
Age	**Male**	**Female**	**Combined**	**Male**	**Female**	**Combined**
93	0.189786	0.141625	0.160408	0.187239	0.150768	0.173015
94	0.203110	0.153222	0.172678	0.204827	0.166534	0.189893
95	0.216638	0.165602	0.185506	0.222975	0.183299	0.207501
96	0.232088	0.179821	0.200205	0.243618	0.202382	0.227536
97	0.247879	0.194856	0.215535	0.265096	0.222620	0.248530
98	0.264194	0.210758	0.231598	0.287733	0.244182	0.270748
99	0.280982	0.227420	0.248309	0.311292	0.266810	0.293944
100	0.298195	0.244659	0.265538	0.335694	0.290314	0.317996
101	0.315969	0.262747	0.283504	0.360847	0.314914	0.342933
102	0.334300	0.281318	0.301981	0.386441	0.340095	0.368366
103	0.353070	0.300565	0.321042	0.411912	0.365768	0.393916
104	0.372464	0.320337	0.340667	0.437386	0.391705	0.419570
105	0.392318	0.340584	0.360760	0.462478	0.417715	0.445020
106	0.412881	0.361398	0.381476	0.487453	0.443911	0.470472
107	0.432991	0.381854	0.401797	0.511810	0.469601	0.495348
108	0.452329	0.402085	0.421680	0.535312	0.495077	0.519620
109	0.471132	0.421623	0.440932	0.558236	0.519758	0.543230
110	0.489164	0.440784	0.459652	0.580475	0.544198	0.566327
111	0.498713	0.459110	0.474555	0.592518	0.567505	0.582763
112	0.502727	0.476762	0.486888	0.598005	0.590034	0.594896
113	0.506770	0.487285	0.494884	0.603540	0.603782	0.603634
114	0.510946	0.491202	0.498902	0.609427	0.609549	0.609475
115	0.515000	0.495000	0.502800	0.615000	0.615000	0.615000
116	0.515000	0.495000	0.502800	0.615000	0.615000	0.615000
117	0.515000	0.495000	0.502800	0.615000	0.615000	0.615000
118	0.515000	0.495000	0.502800	0.615000	0.615000	0.615000
119	0.515000	0.495000	0.502800	0.615000	0.615000	0.615000
120	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

North Carolina Retirement Systems
Administration Factors based on Experience Study at December 31, 2014
Option 2 Conversion Factors

	Spouse Age																								
Age	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**	**32**	**33**	**34**	**35**	**36**	**37**	**38**	**39**
15	0.9936	0.9937	0.9939	0.9941	0.9943	0.9944	0.9946	0.9948	0.9949	0.9951	0.9952	0.9954	0.9955	0.9957	0.9958	0.9960	0.9961	0.9962	0.9964	0.9965	0.9966	0.9967	0.9968	0.9970	0.9971
16	0.9930	0.9932	0.9934	0.9936	0.9938	0.9940	0.9941	0.9943	0.9945	0.9947	0.9948	0.9950	0.9952	0.9953	0.9955	0.9956	0.9958	0.9959	0.9961	0.9962	0.9963	0.9965	0.9966	0.9967	0.9968
17	0.9924	0.9926	0.9928	0.9930	0.9932	0.9934	0.9936	0.9938	0.9940	0.9942	0.9944	0.9946	0.9948	0.9949	0.9951	0.9953	0.9954	0.9956	0.9957	0.9959	0.9960	0.9962	0.9963	0.9965	0.9966
18	0.9918	0.9920	0.9922	0.9925	0.9927	0.9929	0.9931	0.9933	0.9935	0.9937	0.9939	0.9941	0.9943	0.9945	0.9947	0.9949	0.9951	0.9952	0.9954	0.9956	0.9957	0.9959	0.9960	0.9962	0.9963
19	0.9911	0.9913	0.9916	0.9918	0.9920	0.9923	0.9925	0.9927	0.9930	0.9932	0.9934	0.9936	0.9938	0.9940	0.9942	0.9944	0.9946	0.9948	0.9950	0.9952	0.9954	0.9955	0.9957	0.9959	0.9960
20	0.9903	0.9906	0.9908	0.9911	0.9914	0.9916	0.9919	0.9921	0.9923	0.9926	0.9928	0.9931	0.9933	0.9935	0.9937	0.9940	0.9942	0.9944	0.9946	0.9948	0.9950	0.9952	0.9954	0.9955	0.9957
21	0.9895	0.9898	0.9901	0.9903	0.9906	0.9909	0.9911	0.9914	0.9917	0.9919	0.9922	0.9925	0.9927	0.9930	0.9932	0.9934	0.9937	0.9939	0.9941	0.9943	0.9946	0.9948	0.9950	0.9952	0.9954
22	0.9886	0.9889	0.9892	0.9895	0.9898	0.9901	0.9904	0.9907	0.9910	0.9912	0.9915	0.9918	0.9921	0.9923	0.9926	0.9929	0.9931	0.9934	0.9936	0.9939	0.9941	0.9943	0.9945	0.9948	0.9950
23	0.9877	0.9880	0.9883	0.9886	0.9889	0.9892	0.9895	0.9898	0.9902	0.9905	0.9908	0.9911	0.9914	0.9917	0.9920	0.9922	0.9925	0.9928	0.9931	0.9933	0.9936	0.9938	0.9941	0.9943	0.9945
24	0.9866	0.9870	0.9873	0.9876	0.9880	0.9883	0.9886	0.9890	0.9893	0.9896	0.9900	0.9903	0.9906	0.9909	0.9912	0.9916	0.9919	0.9922	0.9925	0.9927	0.9930	0.9933	0.9936	0.9938	0.9941
25	0.9855	0.9859	0.9862	0.9866	0.9869	0.9873	0.9876	0.9880	0.9883	0.9887	0.9891	0.9894	0.9898	0.9901	0.9905	0.9908	0.9911	0.9915	0.9918	0.9921	0.9924	0.9927	0.9930	0.9933	0.9936
26	0.9843	0.9847	0.9850	0.9854	0.9858	0.9861	0.9865	0.9869	0.9873	0.9877	0.9881	0.9884	0.9888	0.9892	0.9896	0.9899	0.9903	0.9907	0.9910	0.9914	0.9917	0.9920	0.9923	0.9927	0.9930
27	0.9830	0.9833	0.9837	0.9841	0.9845	0.9849	0.9853	0.9857	0.9861	0.9865	0.9869	0.9874	0.9878	0.9882	0.9886	0.9890	0.9894	0.9898	0.9902	0.9905	0.9909	0.9913	0.9916	0.9920	0.9923
28	0.9815	0.9819	0.9823	0.9827	0.9831	0.9836	0.9840	0.9844	0.9849	0.9853	0.9857	0.9862	0.9866	0.9871	0.9875	0.9879	0.9884	0.9888	0.9892	0.9896	0.9900	0.9904	0.9908	0.9912	0.9915
29	0.9799	0.9804	0.9808	0.9812	0.9816	0.9821	0.9825	0.9830	0.9835	0.9839	0.9844	0.9849	0.9854	0.9858	0.9863	0.9868	0.9872	0.9877	0.9881	0.9886	0.9890	0.9895	0.9899	0.9903	0.9907
30	0.9783	0.9787	0.9791	0.9796	0.9800	0.9805	0.9810	0.9815	0.9819	0.9824	0.9829	0.9835	0.9840	0.9845	0.9850	0.9855	0.9860	0.9865	0.9870	0.9875	0.9879	0.9884	0.9889	0.9893	0.9898
31	0.9764	0.9769	0.9773	0.9778	0.9783	0.9788	0.9793	0.9798	0.9803	0.9808	0.9814	0.9819	0.9824	0.9830	0.9835	0.9841	0.9846	0.9852	0.9857	0.9862	0.9867	0.9873	0.9878	0.9883	0.9887
32	0.9745	0.9749	0.9754	0.9759	0.9764	0.9769	0.9774	0.9780	0.9785	0.9791	0.9796	0.9802	0.9808	0.9814	0.9820	0.9825	0.9831	0.9837	0.9843	0.9849	0.9854	0.9860	0.9865	0.9871	0.9876
33	0.9724	0.9728	0.9733	0.9738	0.9744	0.9749	0.9754	0.9760	0.9766	0.9772	0.9778	0.9784	0.9790	0.9796	0.9802	0.9809	0.9815	0.9821	0.9827	0.9834	0.9840	0.9846	0.9852	0.9858	0.9863
34	0.9701	0.9706	0.9711	0.9716	0.9722	0.9727	0.9733	0.9739	0.9745	0.9751	0.9757	0.9764	0.9770	0.9777	0.9783	0.9790	0.9797	0.9804	0.9810	0.9817	0.9824	0.9830	0.9837	0.9843	0.9849
35	0.9676	0.9681	0.9687	0.9692	0.9698	0.9704	0.9710	0.9716	0.9722	0.9729	0.9735	0.9742	0.9749	0.9756	0.9763	0.9770	0.9777	0.9784	0.9792	0.9799	0.9806	0.9813	0.9820	0.9827	0.9834
36	0.9650	0.9655	0.9661	0.9666	0.9672	0.9678	0.9685	0.9691	0.9698	0.9704	0.9711	0.9718	0.9726	0.9733	0.9740	0.9748	0.9756	0.9763	0.9771	0.9779	0.9786	0.9794	0.9802	0.9809	0.9817
37	0.9622	0.9627	0.9633	0.9639	0.9645	0.9651	0.9658	0.9664	0.9671	0.9678	0.9685	0.9693	0.9700	0.9708	0.9716	0.9724	0.9732	0.9740	0.9749	0.9757	0.9765	0.9773	0.9782	0.9790	0.9798
38	0.9591	0.9597	0.9603	0.9609	0.9615	0.9622	0.9628	0.9635	0.9642	0.9650	0.9657	0.9665	0.9673	0.9681	0.9689	0.9698	0.9706	0.9715	0.9724	0.9733	0.9741	0.9750	0.9759	0.9768	0.9777
39	0.9559	0.9564	0.9570	0.9577	0.9583	0.9590	0.9597	0.9604	0.9611	0.9619	0.9627	0.9635	0.9643	0.9652	0.9660	0.9669	0.9678	0.9688	0.9697	0.9706	0.9716	0.9725	0.9735	0.9744	0.9754
40	0.9524	0.9529	0.9536	0.9542	0.9549	0.9555	0.9563	0.9570	0.9578	0.9586	0.9594	0.9602	0.9611	0.9620	0.9629	0.9638	0.9648	0.9658	0.9667	0.9677	0.9687	0.9697	0.9708	0.9718	0.9728
41	0.9486	0.9492	0.9498	0.9505	0.9512	0.9519	0.9526	0.9534	0.9542	0.9550	0.9558	0.9567	0.9576	0.9585	0.9595	0.9605	0.9615	0.9625	0.9635	0.9646	0.9656	0.9667	0.9678	0.9689	0.9700
42	0.9446	0.9452	0.9458	0.9465	0.9472	0.9479	0.9487	0.9495	0.9503	0.9511	0.9520	0.9529	0.9538	0.9548	0.9558	0.9568	0.9579	0.9589	0.9600	0.9612	0.9623	0.9634	0.9646	0.9657	0.9669
43	0.9402	0.9409	0.9415	0.9422	0.9429	0.9437	0.9444	0.9453	0.9461	0.9470	0.9479	0.9488	0.9498	0.9508	0.9518	0.9529	0.9540	0.9551	0.9563	0.9574	0.9586	0.9598	0.9610	0.9623	0.9635
44	0.9356	0.9363	0.9369	0.9376	0.9384	0.9391	0.9399	0.9408	0.9416	0.9425	0.9434	0.9444	0.9454	0.9465	0.9475	0.9486	0.9498	0.9510	0.9522	0.9534	0.9546	0.9559	0.9572	0.9585	0.9598
45	0.9307	0.9313	0.9320	0.9327	0.9335	0.9343	0.9351	0.9359	0.9368	0.9377	0.9387	0.9397	0.9407	0.9418	0.9429	0.9441	0.9453	0.9465	0.9477	0.9490	0.9503	0.9517	0.9530	0.9544	0.9558
46	0.9254	0.9261	0.9268	0.9275	0.9283	0.9291	0.9299	0.9308	0.9317	0.9326	0.9336	0.9347	0.9357	0.9368	0.9380	0.9392	0.9404	0.9417	0.9430	0.9443	0.9457	0.9471	0.9485	0.9500	0.9515
47	0.9198	0.9205	0.9212	0.9220	0.9227	0.9235	0.9244	0.9253	0.9262	0.9272	0.9282	0.9292	0.9303	0.9315	0.9327	0.9339	0.9352	0.9365	0.9379	0.9392	0.9407	0.9422	0.9437	0.9452	0.9468
48	0.9139	0.9146	0.9153	0.9160	0.9168	0.9176	0.9185	0.9194	0.9204	0.9214	0.9224	0.9235	0.9246	0.9258	0.9270	0.9283	0.9296	0.9309	0.9323	0.9338	0.9353	0.9368	0.9384	0.9400	0.9417
49	0.9075	0.9082	0.9089	0.9097	0.9105	0.9114	0.9122	0.9132	0.9141	0.9151	0.9162	0.9173	0.9185	0.9197	0.9209	0.9222	0.9236	0.9250	0.9264	0.9279	0.9295	0.9311	0.9327	0.9344	0.9361
50	0.9008	0.9015	0.9022	0.9030	0.9038	0.9047	0.9056	0.9065	0.9075	0.9085	0.9096	0.9107	0.9119	0.9131	0.9144	0.9158	0.9172	0.9186	0.9201	0.9217	0.9233	0.9249	0.9266	0.9284	0.9302
51	0.8946	0.8953	0.8961	0.8969	0.8977	0.8986	0.8995	0.9004	0.9014	0.9025	0.9036	0.9047	0.9059	0.9072	0.9085	0.9099	0.9113	0.9128	0.9143	0.9159	0.9176	0.9193	0.9211	0.9229	0.9248
52	0.8881	0.8888	0.8896	0.8904	0.8912	0.8921	0.8930	0.8940	0.8950	0.8961	0.8972	0.8984	0.8996	0.9009	0.9022	0.9036	0.9051	0.9066	0.9082	0.9099	0.9116	0.9134	0.9152	0.9171	0.9190
53	0.8813	0.8820	0.8828	0.8836	0.8844	0.8853	0.8862	0.8872	0.8883	0.8893	0.8905	0.8917	0.8929	0.8942	0.8956	0.8971	0.8986	0.9001	0.9017	0.9034	0.9052	0.9070	0.9089	0.9109	0.9129
54	0.8741	0.8748	0.8756	0.8764	0.8773	0.8782	0.8791	0.8801	0.8811	0.8822	0.8834	0.8846	0.8859	0.8872	0.8886	0.8901	0.8916	0.8932	0.8949	0.8966	0.8984	0.9003	0.9023	0.9043	0.9064
55	0.8666	0.8673	0.8681	0.8689	0.8697	0.8706	0.8716	0.8726	0.8736	0.8747	0.8759	0.8771	0.8784	0.8798	0.8812	0.8827	0.8843	0.8859	0.8876	0.8894	0.8913	0.8932	0.8952	0.8973	0.8994
56	0.8586	0.8593	0.8601	0.8609	0.8618	0.8627	0.8637	0.8647	0.8657	0.8669	0.8680	0.8693	0.8706	0.8720	0.8734	0.8749	0.8765	0.8782	0.8799	0.8818	0.8837	0.8856	0.8877	0.8898	0.8920
57	0.8502	0.8510	0.8517	0.8526	0.8534	0.8543	0.8553	0.8563	0.8574	0.8585	0.8597	0.8610	0.8623	0.8637	0.8652	0.8667	0.8683	0.8700	0.8718	0.8737	0.8756	0.8776	0.8797	0.8819	0.8842
58	0.8414	0.8421	0.8429	0.8437	0.8446	0.8455	0.8465	0.8475	0.8486	0.8498	0.8510	0.8522	0.8536	0.8550	0.8565	0.8580	0.8597	0.8614	0.8632	0.8651	0.8671	0.8691	0.8713	0.8735	0.8759
59	0.8321	0.8329	0.8337	0.8345	0.8353	0.8363	0.8372	0.8383	0.8394	0.8405	0.8417	0.8430	0.8444	0.8458	0.8473	0.8489	0.8505	0.8523	0.8541	0.8560	0.8580	0.8601	0.8623	0.8646	0.8670
60	0.8224	0.8231	0.8239	0.8247	0.8256	0.8265	0.8275	0.8285	0.8296	0.8307	0.8320	0.8333	0.8346	0.8361	0.8376	0.8392	0.8409	0.8426	0.8445	0.8464	0.8485	0.8506	0.8528	0.8552	0.8576
61	0.8121	0.8128	0.8136	0.8144	0.8153	0.8162	0.8172	0.8182	0.8193	0.8205	0.8217	0.8230	0.8244	0.8258	0.8273	0.8289	0.8306	0.8324	0.8343	0.8363	0.8383	0.8405	0.8428	0.8452	0.8477
62	0.8013	0.8020	0.8028	0.8036	0.8045	0.8054	0.8064	0.8074	0.8085	0.8096	0.8109	0.8122	0.8135	0.8150	0.8165	0.8182	0.8199	0.8217	0.8236	0.8256	0.8277	0.8299	0.8322	0.8346	0.8371
63	0.7900	0.7907	0.7915	0.7923	0.7931	0.7940	0.7950	0.7960	0.7971	0.7983	0.7995	0.8008	0.8022	0.8036	0.8052	0.8068	0.8085	0.8104	0.8123	0.8143	0.8164	0.8186	0.8209	0.8234	0.8260
64	0.7781	0.7788	0.7795	0.7803	0.7812	0.7821	0.7831	0.7841	0.7852	0.7863	0.7875	0.7888	0.7902	0.7917	0.7932	0.7949	0.7966	0.7984	0.8003	0.8024	0.8045	0.8067	0.8091	0.8116	0.8142
65	0.7656	0.7663	0.7670	0.7678	0.7687	0.7696	0.7705	0.7715	0.7726	0.7738	0.7750	0.7763	0.7776	0.7791	0.7807	0.7823	0.7840	0.7859	0.7878	0.7898	0.7920	0.7942	0.7966	0.7991	0.8017
66	0.7525	0.7532	0.7539	0.7547	0.7555	0.7564	0.7574	0.7584	0.7594	0.7606	0.7618	0.7631	0.7644	0.7659	0.7674	0.7691	0.7708	0.7726	0.7746	0.7766	0.7788	0.7810	0.7834	0.7860	0.7886
67	0.7387	0.7394	0.7401	0.7409	0.7417	0.7426	0.7436	0.7445	0.7456	0.7467	0.7479	0.7492	0.7506	0.7520	0.7536	0.7552	0.7569	0.7587	0.7607	0.7627	0.7649	0.7672	0.7696	0.7721	0.7748
68	0.7243	0.7250	0.7257	0.7265	0.7273	0.7282	0.7291	0.7301	0.7311	0.7322	0.7334	0.7347	0.7360	0.7375	0.7390	0.7406	0.7423	0.7442	0.7461	0.7481	0.7503	0.7526	0.7550	0.7575	0.7602
69	0.7092	0.7099	0.7106	0.7114	0.7122	0.7130	0.7139	0.7149	0.7159	0.7170	0.7182	0.7194	0.7208	0.7222	0.7237	0.7253	0.7270	0.7288	0.7308	0.7328	0.7349	0.7372	0.7396	0.7422	0.7448
70	0.6935	0.6941	0.6948	0.6956	0.6963	0.6972	0.6981	0.6990	0.7000	0.7011	0.7023	0.7035	0.7048	0.7062	0.7077	0.7093	0.7110	0.7128	0.7147	0.7167	0.7189	0.7211	0.7235	0.7261	0.7287
71	0.6770	0.6776	0.6783	0.6790	0.6798	0.6806	0.6815	0.6824	0.6834	0.6845	0.6856	0.6868	0.6881	0.6895	0.6910	0.6926	0.6942	0.6960	0.6979	0.6999	0.7020	0.7043	0.7067	0.7092	0.7118
72	0.6598	0.6604	0.6611	0.6618	0.6625	0.6633	0.6642	0.6651	0.6661	0.6671	0.6682	0.6694	0.6707	0.6720	0.6735	0.6751	0.6767	0.6785	0.6803	0.6823	0.6844	0.6866	0.6890	0.6915	0.6941
73	0.6418	0.6424	0.6431	0.6438	0.6445	0.6453	0.6461	0.6470	0.6480	0.6490	0.6501	0.6512	0.6525	0.6538	0.6552	0.6568	0.6584	0.6601	0.6619	0.6639	0.6660	0.6682	0.6705	0.6730	0.6756
74	0.6231	0.6237	0.6244	0.6250	0.6258	0.6265	0.6273	0.6282	0.6291	0.6301	0.6312	0.6323	0.6335	0.6348	0.6362	0.6377	0.6393	0.6410	0.6428	0.6447	0.6467	0.6489	0.6512	0.6537	0.6562
75	0.6036	0.6042	0.6048	0.6055	0.6062	0.6069	0.6077	0.6086	0.6095	0.6104	0.6115	0.6126	0.6137	0.6150	0.6164	0.6178	0.6194	0.6210	0.6228	0.6247	0.6267	0.6288	0.6311	0.6335	0.6360
76	0.5834	0.5839	0.5845	0.5852	0.5858	0.5866	0.5873	0.5881	0.5890	0.5899	0.5909	0.5920	0.5932	0.5944	0.5957	0.5971	0.5986	0.6002	0.6020	0.6038	0.6058	0.6078	0.6101	0.6124	0.6149
77	0.5623	0.5628	0.5634	0.5640	0.5647	0.5654	0.5661	0.5669	0.5677	0.5686	0.5696	0.5706	0.5718	0.5729	0.5742	0.5756	0.5771	0.5786	0.5803	0.5821	0.5840	0.5860	0.5882	0.5905	0.5929
78	0.5404	0.5409	0.5415	0.5421	0.5427	0.5434	0.5441	0.5448	0.5456	0.5465	0.5474	0.5484	0.5495	0.5507	0.5519	0.5532	0.5546	0.5561	0.5578	0.5595	0.5613	0.5633	0.5654	0.5676	0.5700
79	0.5208	0.5213	0.5219	0.5224	0.5231	0.5237	0.5244	0.5251	0.5259	0.5267	0.5276	0.5286	0.5296	0.5308	0.5319	0.5332	0.5346	0.5361	0.5376	0.5393	0.5411	0.5430	0.5451	0.5472	0.5496
80	0.5010	0.5015	0.5020	0.5025	0.5031	0.5037	0.5044	0.5051	0.5059	0.5067	0.5075	0.5085	0.5095	0.5105	0.5117	0.5129	0.5142	0.5157	0.5172	0.5188	0.5205	0.5224	0.5244	0.5265	0.5288

North Carolina
Administration
Option 2 Conv

Age	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
15	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9980	0.9981	0.9982	0.9983	0.9983	0.9984	0.9985	0.9985	0.9986	0.9986	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990
16	0.9970	0.9971	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9982	0.9983	0.9984	0.9984	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9989	0.9989
17	0.9967	0.9969	0.9970	0.9971	0.9972	0.9973	0.9974	0.9976	0.9977	0.9978	0.9979	0.9979	0.9980	0.9981	0.9982	0.9983	0.9983	0.9984	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9989
18	0.9965	0.9966	0.9968	0.9969	0.9970	0.9971	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9983	0.9984	0.9985	0.9985	0.9986	0.9987	0.9987	0.9988
19	0.9962	0.9964	0.9965	0.9966	0.9968	0.9969	0.9971	0.9972	0.9973	0.9974	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9981	0.9982	0.9983	0.9984	0.9985	0.9985	0.9986	0.9987	0.9987
20	0.9959	0.9961	0.9962	0.9964	0.9965	0.9967	0.9968	0.9970	0.9971	0.9972	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9985	0.9986	0.9987
21	0.9956	0.9957	0.9959	0.9961	0.9963	0.9964	0.9966	0.9967	0.9969	0.9970	0.9972	0.9973	0.9974	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9985	0.9986
22	0.9952	0.9954	0.9956	0.9958	0.9960	0.9961	0.9963	0.9965	0.9967	0.9968	0.9970	0.9971	0.9973	0.9974	0.9975	0.9976	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9986
23	0.9948	0.9950	0.9952	0.9954	0.9956	0.9958	0.9960	0.9962	0.9964	0.9966	0.9967	0.9969	0.9971	0.9972	0.9973	0.9975	0.9976	0.9977	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985
24	0.9943	0.9946	0.9948	0.9950	0.9953	0.9955	0.9957	0.9959	0.9961	0.9963	0.9965	0.9967	0.9968	0.9970	0.9971	0.9973	0.9974	0.9976	0.9977	0.9978	0.9980	0.9981	0.9982	0.9983	0.9984
25	0.9938	0.9941	0.9944	0.9946	0.9949	0.9951	0.9953	0.9956	0.9958	0.9960	0.9962	0.9964	0.9966	0.9968	0.9969	0.9971	0.9973	0.9974	0.9976	0.9977	0.9978	0.9980	0.9981	0.9982	0.9983
26	0.9933	0.9936	0.9938	0.9941	0.9944	0.9946	0.9949	0.9952	0.9954	0.9956	0.9959	0.9961	0.9963	0.9965	0.9967	0.9968	0.9970	0.9972	0.9974	0.9975	0.9977	0.9978	0.9979	0.9981	0.9982
27	0.9926	0.9929	0.9933	0.9936	0.9939	0.9941	0.9944	0.9947	0.9950	0.9952	0.9955	0.9957	0.9959	0.9961	0.9964	0.9966	0.9968	0.9969	0.9971	0.9973	0.9975	0.9976	0.9978	0.9979	0.9981
28	0.9919	0.9923	0.9926	0.9929	0.9933	0.9936	0.9939	0.9942	0.9945	0.9948	0.9950	0.9953	0.9955	0.9958	0.9960	0.9962	0.9965	0.9967	0.9969	0.9971	0.9972	0.9974	0.9976	0.9977	0.9979
29	0.9911	0.9915	0.9919	0.9922	0.9926	0.9929	0.9933	0.9936	0.9939	0.9942	0.9945	0.9948	0.9951	0.9954	0.9956	0.9959	0.9961	0.9963	0.9966	0.9968	0.9970	0.9972	0.9974	0.9975	0.9977
30	0.9902	0.9906	0.9910	0.9914	0.9918	0.9922	0.9926	0.9930	0.9933	0.9937	0.9940	0.9943	0.9946	0.9949	0.9952	0.9954	0.9957	0.9960	0.9962	0.9964	0.9967	0.9969	0.9971	0.9973	0.9975
31	0.9892	0.9897	0.9901	0.9906	0.9910	0.9914	0.9918	0.9922	0.9926	0.9930	0.9934	0.9937	0.9940	0.9944	0.9947	0.9950	0.9953	0.9956	0.9958	0.9961	0.9963	0.9966	0.9968	0.9970	0.9972
32	0.9881	0.9886	0.9891	0.9896	0.9901	0.9906	0.9910	0.9914	0.9919	0.9923	0.9927	0.9931	0.9934	0.9938	0.9941	0.9945	0.9948	0.9951	0.9954	0.9957	0.9960	0.9962	0.9965	0.9967	0.9970
33	0.9869	0.9875	0.9880	0.9885	0.9891	0.9896	0.9901	0.9905	0.9910	0.9915	0.9919	0.9923	0.9927	0.9931	0.9935	0.9939	0.9942	0.9946	0.9949	0.9952	0.9955	0.9958	0.9961	0.9964	0.9966
34	0.9856	0.9862	0.9868	0.9874	0.9879	0.9885	0.9890	0.9896	0.9901	0.9906	0.9911	0.9915	0.9920	0.9924	0.9928	0.9932	0.9936	0.9940	0.9943	0.9947	0.9950	0.9954	0.9957	0.9960	0.9963
35	0.9841	0.9847	0.9854	0.9860	0.9867	0.9873	0.9879	0.9884	0.9890	0.9896	0.9901	0.9906	0.9911	0.9916	0.9920	0.9925	0.9929	0.9933	0.9937	0.9941	0.9945	0.9948	0.9952	0.9955	0.9958
36	0.9824	0.9831	0.9839	0.9846	0.9852	0.9859	0.9866	0.9872	0.9878	0.9884	0.9890	0.9896	0.9901	0.9906	0.9911	0.9916	0.9921	0.9925	0.9930	0.9934	0.9938	0.9942	0.9946	0.9950	0.9954
37	0.9806	0.9814	0.9821	0.9829	0.9837	0.9844	0.9851	0.9858	0.9865	0.9872	0.9878	0.9884	0.9890	0.9896	0.9901	0.9907	0.9912	0.9917	0.9922	0.9927	0.9931	0.9936	0.9940	0.9944	0.9948
38	0.9785	0.9794	0.9803	0.9811	0.9819	0.9827	0.9835	0.9843	0.9850	0.9857	0.9864	0.9871	0.9878	0.9884	0.9890	0.9896	0.9902	0.9907	0.9913	0.9918	0.9923	0.9928	0.9933	0.9937	0.9942
39	0.9763	0.9772	0.9781	0.9791	0.9799	0.9808	0.9817	0.9825	0.9833	0.9841	0.9849	0.9857	0.9864	0.9871	0.9877	0.9884	0.9890	0.9896	0.9902	0.9908	0.9914	0.9919	0.9924	0.9930	0.9934
40	0.9738	0.9748	0.9758	0.9768	0.9778	0.9787	0.9797	0.9806	0.9815	0.9824	0.9832	0.9840	0.9848	0.9856	0.9863	0.9870	0.9877	0.9884	0.9891	0.9897	0.9903	0.9909	0.9915	0.9921	0.9926
41	0.9711	0.9722	0.9732	0.9743	0.9754	0.9764	0.9774	0.9784	0.9794	0.9804	0.9813	0.9822	0.9831	0.9839	0.9847	0.9855	0.9863	0.9870	0.9878	0.9885	0.9891	0.9898	0.9904	0.9911	0.9917
42	0.9681	0.9692	0.9704	0.9716	0.9727	0.9738	0.9750	0.9761	0.9771	0.9782	0.9792	0.9802	0.9811	0.9820	0.9829	0.9838	0.9847	0.9855	0.9863	0.9871	0.9878	0.9885	0.9892	0.9899	0.9906
43	0.9648	0.9660	0.9673	0.9685	0.9698	0.9710	0.9722	0.9734	0.9746	0.9757	0.9769	0.9779	0.9790	0.9800	0.9809	0.9819	0.9828	0.9837	0.9846	0.9855	0.9863	0.9871	0.9879	0.9886	0.9894
44	0.9612	0.9625	0.9639	0.9652	0.9665	0.9679	0.9692	0.9705	0.9718	0.9730	0.9742	0.9754	0.9765	0.9776	0.9787	0.9798	0.9808	0.9818	0.9828	0.9837	0.9846	0.9855	0.9864	0.9872	0.9880
45	0.9573	0.9587	0.9601	0.9616	0.9630	0.9644	0.9658	0.9672	0.9686	0.9700	0.9713	0.9726	0.9739	0.9751	0.9763	0.9774	0.9785	0.9796	0.9807	0.9817	0.9827	0.9837	0.9847	0.9856	0.9865
46	0.9530	0.9545	0.9560	0.9576	0.9591	0.9606	0.9622	0.9637	0.9652	0.9667	0.9682	0.9695	0.9709	0.9722	0.9735	0.9748	0.9760	0.9772	0.9784	0.9795	0.9806	0.9817	0.9828	0.9838	0.9847
47	0.9484	0.9500	0.9516	0.9532	0.9549	0.9565	0.9582	0.9598	0.9614	0.9630	0.9646	0.9661	0.9676	0.9691	0.9705	0.9719	0.9732	0.9745	0.9758	0.9771	0.9783	0.9795	0.9806	0.9817	0.9828
48	0.9433	0.9450	0.9468	0.9485	0.9502	0.9520	0.9538	0.9555	0.9573	0.9590	0.9607	0.9624	0.9640	0.9656	0.9671	0.9686	0.9701	0.9716	0.9730	0.9743	0.9757	0.9770	0.9782	0.9795	0.9807
49	0.9379	0.9397	0.9415	0.9433	0.9452	0.9471	0.9490	0.9509	0.9527	0.9546	0.9565	0.9582	0.9600	0.9617	0.9634	0.9650	0.9667	0.9682	0.9698	0.9713	0.9728	0.9742	0.9756	0.9769	0.9783
50	0.9320	0.9339	0.9358	0.9378	0.9397	0.9417	0.9437	0.9457	0.9478	0.9498	0.9518	0.9537	0.9556	0.9574	0.9593	0.9611	0.9628	0.9646	0.9663	0.9679	0.9695	0.9711	0.9726	0.9741	0.9756
51	0.9267	0.9287	0.9307	0.9327	0.9348	0.9369	0.9390	0.9412	0.9433	0.9455	0.9476	0.9497	0.9517	0.9537	0.9557	0.9577	0.9596	0.9615	0.9633	0.9651	0.9669	0.9686	0.9703	0.9719	0.9735
52	0.9210	0.9231	0.9252	0.9273	0.9295	0.9317	0.9340	0.9363	0.9386	0.9408	0.9431	0.9453	0.9475	0.9497	0.9518	0.9539	0.9560	0.9581	0.9601	0.9620	0.9639	0.9658	0.9676	0.9694	0.9711
53	0.9150	0.9171	0.9193	0.9216	0.9239	0.9262	0.9286	0.9310	0.9334	0.9358	0.9383	0.9406	0.9429	0.9453	0.9476	0.9498	0.9521	0.9543	0.9565	0.9586	0.9607	0.9628	0.9648	0.9667	0.9686
54	0.9085	0.9107	0.9130	0.9154	0.9178	0.9202	0.9227	0.9252	0.9278	0.9304	0.9330	0.9355	0.9380	0.9404	0.9429	0.9454	0.9478	0.9502	0.9526	0.9549	0.9572	0.9594	0.9616	0.9637	0.9658
55	0.9017	0.9040	0.9063	0.9088	0.9113	0.9138	0.9164	0.9191	0.9218	0.9245	0.9273	0.9299	0.9326	0.9352	0.9379	0.9405	0.9431	0.9457	0.9483	0.9508	0.9533	0.9557	0.9581	0.9604	0.9627
56	0.8943	0.8967	0.8992	0.9017	0.9043	0.9070	0.9097	0.9125	0.9153	0.9182	0.9211	0.9239	0.9267	0.9295	0.9324	0.9352	0.9380	0.9408	0.9436	0.9463	0.9490	0.9516	0.9542	0.9567	0.9592
57	0.8866	0.8890	0.8916	0.8942	0.8969	0.8996	0.9025	0.9054	0.9084	0.9114	0.9145	0.9174	0.9204	0.9234	0.9264	0.9294	0.9324	0.9354	0.9384	0.9414	0.9443	0.9471	0.9500	0.9527	0.9554
58	0.8783	0.8808	0.8834	0.8861	0.8889	0.8918	0.8948	0.8978	0.9009	0.9041	0.9073	0.9104	0.9135	0.9167	0.9199	0.9231	0.9263	0.9296	0.9328	0.9359	0.9391	0.9422	0.9452	0.9482	0.9512
59	0.8695	0.8721	0.8748	0.8776	0.8805	0.8834	0.8865	0.8896	0.8929	0.8962	0.8995	0.9028	0.9061	0.9095	0.9128	0.9163	0.9197	0.9231	0.9265	0.9300	0.9333	0.9367	0.9400	0.9433	0.9465
60	0.8602	0.8628	0.8656	0.8684	0.8714	0.8745	0.8776	0.8809	0.8843	0.8877	0.8912	0.8946	0.8981	0.9016	0.9052	0.9088	0.9124	0.9161	0.9197	0.9234	0.9270	0.9307	0.9342	0.9378	0.9412
61	0.8503	0.8530	0.8558	0.8587	0.8618	0.8649	0.8682	0.8716	0.8750	0.8786	0.8823	0.8858	0.8894	0.8931	0.8969	0.9007	0.9045	0.9084	0.9123	0.9162	0.9201	0.9240	0.9278	0.9317	0.9354
62	0.8398	0.8425	0.8454	0.8484	0.8515	0.8548	0.8581	0.8616	0.8652	0.8689	0.8727	0.8763	0.8801	0.8840	0.8879	0.8919	0.8959	0.9000	0.9042	0.9083	0.9125	0.9167	0.9208	0.9249	0.9290
63	0.8287	0.8315	0.8344	0.8375	0.8407	0.8440	0.8474	0.8510	0.8547	0.8585	0.8624	0.8662	0.8701	0.8741	0.8782	0.8824	0.8867	0.8910	0.8953	0.8997	0.9042	0.9086	0.9131	0.9175	0.9219
64	0.8169	0.8198	0.8227	0.8259	0.8291	0.8325	0.8360	0.8397	0.8435	0.8474	0.8514	0.8554	0.8594	0.8636	0.8678	0.8722	0.8766	0.8811	0.8857	0.8904	0.8951	0.8998	0.9046	0.9093	0.9141
65	0.8045	0.8074	0.8104	0.8136	0.8169	0.8203	0.8239	0.8277	0.8315	0.8356	0.8397	0.8438	0.8479	0.8522	0.8566	0.8612	0.8658	0.8705	0.8753	0.8802	0.8852	0.8902	0.8953	0.9003	0.9054
66	0.7914	0.7943	0.7974	0.8006	0.8039	0.8074	0.8111	0.8149	0.8189	0.8230	0.8272	0.8314	0.8357	0.8401	0.8446	0.8493	0.8541	0.8590	0.8641	0.8692	0.8744	0.8797	0.8851	0.8905	0.8959
67	0.7776	0.7805	0.7836	0.7868	0.7902	0.7938	0.7975	0.8014	0.8054	0.8096	0.8140	0.8182	0.8226	0.8271	0.8318	0.8366	0.8416	0.8467	0.8519	0.8573	0.8628	0.8683	0.8740	0.8797	0.8854
68	0.7630	0.7660	0.7691	0.7724	0.7758	0.7794	0.7831	0.7871	0.7911	0.7954	0.7998	0.8041	0.8086	0.8132	0.8180	0.8230	0.8281	0.8334	0.8388	0.8444	0.8501	0.8559	0.8619	0.8679	0.8740
69	0.7477	0.7507	0.7538	0.7571	0.7605	0.7641	0.7679	0.7719	0.7760	0.7804	0.7849	0.7892	0.7938	0.7985	0.8034	0.8085	0.8137	0.8192	0.8248	0.8305	0.8364	0.8425	0.8487	0.8550	0.8615
70	0.7316	0.7346	0.7377	0.7410	0.7445	0.7481	0.7519	0.7559	0.7601	0.7645	0.7690	0.7734	0.7780	0.7828	0.7878	0.7930	0.7984	0.8039	0.8097	0.8156	0.8217	0.8280	0.8345	0.8411	0.8478
71	0.7147	0.7176	0.7208	0.7241	0.7276	0.7312	0.7351	0.7391	0.7433	0.7477	0.7523	0.7567	0.7614	0.7662	0.7713	0.7765	0.7820	0.7877	0.7936	0.7996	0.8059	0.8124	0.8191	0.8260	0.8330
72	0.6970	0.6999	0.7030	0.7063	0.7098	0.7135	0.7173	0.7213	0.7256	0.7300	0.7346	0.7391	0.7438	0.7486	0.7537	0.7591	0.7646	0.7704	0.7764	0.7826	0.7890	0.7957	0.8026	0.8097	0.8170
73	0.6784	0.6813	0.6845	0.6877	0.6912	0.6948	0.6987	0.7027	0.7069	0.7114	0.7160	0.7205	0.7252	0.7301	0.7352	0.7406	0.7461	0.7520	0.7580	0.7644	0.7710	0.7778	0.7849	0.7922	0.7997
74	0.6590	0.6619	0.6650	0.6683	0.6717	0.6753	0.6791	0.6831	0.6874	0.6918	0.6964	0.7009	0.7056	0.7105	0.7156	0.7210	0.7266	0.7325	0.7386	0.7450	0.7517	0.7586	0.7659	0.7733	0.7811
75	0.6387	0.6416	0.6447	0.6479	0.6513	0.6549	0.6587	0.6626	0.6668	0.6712	0.6759	0.6803	0.6850	0.6898	0.6950	0.7003	0.7060	0.7118	0.7180	0.7245	0.7312	0.7382	0.7456	0.7532	0.7611
76	0.6176	0.6204	0.6234	0.6266	0.6299	0.6335	0.6372	0.6412	0.6453	0.6497	0.6543	0.6587	0.6633	0.6681	0.6732	0.6786	0.6842	0.6900	0.6962	0.7027	0.7094	0.7165	0.7239	0.7317	0.7397
77	0.5955	0.5983	0.6012	0.6044	0.6077	0.6111	0.6148	0.6187	0.6228	0.6271	0.6317	0.6360	0.6406	0.6453	0.6504	0.6557	0.6612	0.6671	0.6732	0.6796	0.6864	0.6935	0.7010	0.7087	0.7169
78	0.5726	0.5753	0.5781	0.5812	0.5844	0.5878	0.5914	0.5953	0.5993	0.6035	0.6080	0.6123	0.6167	0.6214	0.6264	0.6316	0.6371	0.6429	0.6489	0.6553	0.6621	0.6691	0.6766	0.6844	0.6925
79	0.5520	0.5547	0.5575	0.5605	0.5636	0.5670	0.5705	0.5743	0.5782	0.5824	0.5868	0.5910	0.5954	0.6000	0.6049	0.6100	0.6155	0.6212	0.6272	0.6335	0.6402	0.6472	0.6546	0.6624	0.6706
80	0.5312	0.5337	0.5365	0.5394	0.5425	0.5458	0.5492	0.5529	0.5568	0.5609	0.5652	0.5693	0.5736	0.5781	0.5829	0.5880	0.5933	0.5989	0.6048	0.6111	0.6177	0.6247	0.6320	0.6398	0.6479

North Carolina
Administration
Option 2 Conv

Age	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
15	0.9990	0.9991	0.9991	0.9992	0.9992	0.9993	0.9993	0.9993	0.9994	0.9994	0.9995	0.9995	0.9995	0.9996	0.9996	0.9997
16	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992	0.9993	0.9993	0.9994	0.9994	0.9994	0.9995	0.9995	0.9996	0.9996	0.9996
17	0.9989	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992	0.9993	0.9993	0.9994	0.9994	0.9995	0.9995	0.9995	0.9996	0.9996
18	0.9989	0.9989	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992	0.9993	0.9993	0.9994	0.9994	0.9995	0.9995	0.9996	0.9996
19	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991	0.9992	0.9992	0.9993	0.9993	0.9994	0.9994	0.9995	0.9995	0.9995	0.9996
20	0.9988	0.9988	0.9989	0.9989	0.9990	0.9991	0.9991	0.9992	0.9992	0.9993	0.9993	0.9994	0.9994	0.9995	0.9995	0.9996
21	0.9987	0.9988	0.9988	0.9989	0.9990	0.9990	0.9991	0.9991	0.9992	0.9993	0.9993	0.9994	0.9994	0.9995	0.9995	0.9995
22	0.9986	0.9987	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991	0.9992	0.9992	0.9993	0.9993	0.9994	0.9994	0.9995	0.9995
23	0.9986	0.9986	0.9987	0.9988	0.9989	0.9989	0.9990	0.9991	0.9991	0.9992	0.9993	0.9993	0.9994	0.9994	0.9995	0.9995
24	0.9985	0.9986	0.9987	0.9988	0.9988	0.9989	0.9990	0.9990	0.9991	0.9992	0.9992	0.9993	0.9993	0.9994	0.9994	0.9995
25	0.9984	0.9985	0.9986	0.9987	0.9988	0.9989	0.9989	0.9990	0.9991	0.9991	0.9992	0.9993	0.9993	0.9994	0.9994	0.9995
26	0.9983	0.9984	0.9985	0.9986	0.9987	0.9988	0.9989	0.9990	0.9990	0.9991	0.9992	0.9992	0.9993	0.9994	0.9994	0.9995
27	0.9982	0.9983	0.9984	0.9985	0.9986	0.9987	0.9988	0.9989	0.9990	0.9991	0.9991	0.9992	0.9993	0.9993	0.9994	0.9994
28	0.9980	0.9982	0.9983	0.9984	0.9985	0.9986	0.9987	0.9988	0.9989	0.9990	0.9991	0.9992	0.9992	0.9993	0.9994	0.9994
29	0.9979	0.9980	0.9982	0.9983	0.9984	0.9985	0.9986	0.9988	0.9988	0.9989	0.9990	0.9991	0.9992	0.9993	0.9993	0.9994
30	0.9977	0.9978	0.9980	0.9981	0.9983	0.9984	0.9985	0.9987	0.9988	0.9989	0.9990	0.9990	0.9991	0.9992	0.9993	0.9993
31	0.9974	0.9976	0.9978	0.9980	0.9981	0.9983	0.9984	0.9985	0.9987	0.9988	0.9989	0.9990	0.9991	0.9992	0.9992	0.9993
32	0.9972	0.9974	0.9976	0.9978	0.9980	0.9981	0.9983	0.9984	0.9986	0.9987	0.9988	0.9989	0.9990	0.9991	0.9992	0.9993
33	0.9969	0.9971	0.9973	0.9976	0.9978	0.9979	0.9981	0.9983	0.9984	0.9986	0.9987	0.9988	0.9989	0.9990	0.9991	0.9992
34	0.9965	0.9968	0.9971	0.9973	0.9975	0.9977	0.9979	0.9981	0.9983	0.9984	0.9986	0.9987	0.9988	0.9990	0.9991	0.9992
35	0.9962	0.9964	0.9967	0.9970	0.9972	0.9975	0.9977	0.9979	0.9981	0.9983	0.9984	0.9986	0.9987	0.9989	0.9990	0.9991
36	0.9957	0.9960	0.9963	0.9966	0.9969	0.9972	0.9974	0.9977	0.9979	0.9981	0.9983	0.9984	0.9986	0.9987	0.9989	0.9990
37	0.9952	0.9956	0.9959	0.9962	0.9965	0.9968	0.9971	0.9974	0.9976	0.9979	0.9981	0.9983	0.9984	0.9986	0.9988	0.9989
38	0.9946	0.9950	0.9954	0.9958	0.9961	0.9964	0.9968	0.9971	0.9973	0.9976	0.9978	0.9981	0.9983	0.9984	0.9986	0.9988
39	0.9939	0.9944	0.9948	0.9952	0.9956	0.9960	0.9963	0.9967	0.9970	0.9973	0.9975	0.9978	0.9980	0.9982	0.9984	0.9986
40	0.9931	0.9936	0.9941	0.9946	0.9950	0.9954	0.9958	0.9962	0.9966	0.9969	0.9972	0.9975	0.9978	0.9980	0.9982	0.9984
41	0.9922	0.9928	0.9933	0.9938	0.9943	0.9948	0.9952	0.9957	0.9961	0.9964	0.9968	0.9971	0.9974	0.9977	0.9980	0.9982
42	0.9912	0.9918	0.9924	0.9930	0.9935	0.9941	0.9946	0.9950	0.9955	0.9959	0.9963	0.9967	0.9970	0.9973	0.9976	0.9979
43	0.9901	0.9908	0.9914	0.9920	0.9927	0.9932	0.9938	0.9943	0.9948	0.9953	0.9957	0.9962	0.9966	0.9969	0.9973	0.9976
44	0.9888	0.9895	0.9903	0.9910	0.9916	0.9923	0.9929	0.9935	0.9941	0.9946	0.9951	0.9956	0.9960	0.9964	0.9968	0.9972
45	0.9873	0.9882	0.9890	0.9897	0.9905	0.9912	0.9919	0.9925	0.9932	0.9938	0.9943	0.9949	0.9954	0.9958	0.9963	0.9967
46	0.9857	0.9866	0.9875	0.9884	0.9892	0.9900	0.9907	0.9915	0.9922	0.9928	0.9935	0.9941	0.9946	0.9952	0.9957	0.9961
47	0.9839	0.9849	0.9859	0.9868	0.9877	0.9886	0.9894	0.9903	0.9910	0.9918	0.9925	0.9931	0.9938	0.9944	0.9949	0.9955
48	0.9818	0.9829	0.9840	0.9851	0.9861	0.9870	0.9880	0.9889	0.9897	0.9906	0.9913	0.9921	0.9928	0.9935	0.9941	0.9947
49	0.9795	0.9808	0.9820	0.9831	0.9842	0.9853	0.9863	0.9873	0.9883	0.9892	0.9900	0.9909	0.9917	0.9924	0.9931	0.9938
50	0.9770	0.9783	0.9796	0.9809	0.9821	0.9833	0.9845	0.9856	0.9866	0.9876	0.9886	0.9895	0.9904	0.9912	0.9920	0.9927
51	0.9750	0.9765	0.9779	0.9793	0.9806	0.9819	0.9831	0.9843	0.9855	0.9866	0.9876	0.9886	0.9896	0.9905	0.9913	0.9921
52	0.9728	0.9744	0.9760	0.9775	0.9790	0.9804	0.9817	0.9830	0.9842	0.9854	0.9866	0.9877	0.9887	0.9897	0.9906	0.9915
53	0.9704	0.9722	0.9739	0.9755	0.9771	0.9787	0.9801	0.9815	0.9829	0.9842	0.9854	0.9866	0.9877	0.9888	0.9898	0.9907
54	0.9678	0.9697	0.9716	0.9734	0.9751	0.9768	0.9784	0.9799	0.9814	0.9828	0.9842	0.9855	0.9867	0.9878	0.9889	0.9899
55	0.9648	0.9670	0.9690	0.9710	0.9729	0.9747	0.9765	0.9782	0.9798	0.9813	0.9828	0.9842	0.9855	0.9868	0.9880	0.9891
56	0.9616	0.9639	0.9662	0.9683	0.9704	0.9724	0.9744	0.9762	0.9780	0.9797	0.9813	0.9828	0.9843	0.9856	0.9869	0.9881
57	0.9580	0.9606	0.9630	0.9654	0.9677	0.9699	0.9720	0.9741	0.9760	0.9778	0.9796	0.9813	0.9829	0.9844	0.9858	0.9871
58	0.9540	0.9568	0.9595	0.9621	0.9646	0.9671	0.9694	0.9716	0.9738	0.9758	0.9777	0.9796	0.9813	0.9829	0.9845	0.9859
59	0.9496	0.9526	0.9556	0.9585	0.9612	0.9639	0.9665	0.9689	0.9713	0.9735	0.9756	0.9776	0.9795	0.9813	0.9830	0.9846
60	0.9446	0.9480	0.9512	0.9544	0.9574	0.9603	0.9632	0.9659	0.9684	0.9709	0.9733	0.9755	0.9776	0.9796	0.9814	0.9832
61	0.9391	0.9428	0.9463	0.9498	0.9531	0.9563	0.9594	0.9624	0.9653	0.9680	0.9706	0.9730	0.9754	0.9775	0.9796	0.9815
62	0.9330	0.9370	0.9408	0.9446	0.9483	0.9518	0.9552	0.9585	0.9617	0.9647	0.9676	0.9703	0.9728	0.9753	0.9775	0.9797
63	0.9263	0.9305	0.9348	0.9389	0.9429	0.9468	0.9505	0.9542	0.9576	0.9610	0.9641	0.9672	0.9700	0.9727	0.9752	0.9776
64	0.9188	0.9234	0.9280	0.9325	0.9368	0.9411	0.9452	0.9492	0.9531	0.9568	0.9603	0.9636	0.9668	0.9698	0.9726	0.9752
65	0.9105	0.9155	0.9204	0.9253	0.9301	0.9348	0.9393	0.9437	0.9479	0.9520	0.9559	0.9596	0.9631	0.9664	0.9695	0.9725
66	0.9013	0.9067	0.9120	0.9173	0.9225	0.9276	0.9326	0.9374	0.9421	0.9466	0.9509	0.9550	0.9589	0.9626	0.9661	0.9693
67	0.8912	0.8970	0.9027	0.9084	0.9141	0.9196	0.9250	0.9303	0.9355	0.9404	0.9452	0.9497	0.9541	0.9582	0.9621	0.9657
68	0.8801	0.8863	0.8924	0.8986	0.9047	0.9107	0.9166	0.9224	0.9280	0.9334	0.9387	0.9438	0.9486	0.9532	0.9575	0.9616
69	0.8679	0.8745	0.8811	0.8876	0.8942	0.9007	0.9071	0.9134	0.9196	0.9255	0.9313	0.9369	0.9423	0.9474	0.9522	0.9568
70	0.8547	0.8616	0.8686	0.8756	0.8826	0.8896	0.8965	0.9033	0.9101	0.9166	0.9230	0.9291	0.9351	0.9407	0.9461	0.9512
71	0.8402	0.8475	0.8549	0.8623	0.8698	0.8773	0.8847	0.8921	0.8994	0.9065	0.9135	0.9203	0.9268	0.9331	0.9391	0.9448
72	0.8245	0.8321	0.8399	0.8477	0.8557	0.8636	0.8716	0.8796	0.8874	0.8952	0.9028	0.9102	0.9174	0.9244	0.9310	0.9374
73	0.8075	0.8154	0.8235	0.8318	0.8402	0.8486	0.8571	0.8656	0.8741	0.8825	0.8907	0.8988	0.9067	0.9144	0.9217	0.9288
74	0.7891	0.7973	0.8058	0.8144	0.8232	0.8321	0.8411	0.8501	0.8592	0.8682	0.8771	0.8859	0.8946	0.9030	0.9111	0.9189
75	0.7693	0.7778	0.7865	0.7955	0.8046	0.8140	0.8234	0.8330	0.8426	0.8523	0.8619	0.8714	0.8808	0.8899	0.8989	0.9075
76	0.7481	0.7568	0.7657	0.7750	0.7845	0.7942	0.8041	0.8142	0.8243	0.8346	0.8448	0.8550	0.8652	0.8751	0.8849	0.8943
77	0.7254	0.7342	0.7433	0.7528	0.7626	0.7726	0.7829	0.7934	0.8041	0.8149	0.8258	0.8367	0.8476	0.8583	0.8689	0.8792
78	0.7011	0.7100	0.7193	0.7289	0.7389	0.7493	0.7599	0.7708	0.7819	0.7932	0.8047	0.8162	0.8278	0.8393	0.8507	0.8620
79	0.6792	0.6882	0.6976	0.7073	0.7175	0.7281	0.7390	0.7502	0.7617	0.7735	0.7855	0.7976	0.8098	0.8221	0.8342	0.8463
80	0.6565	0.6655	0.6749	0.6848	0.6951	0.7058	0.7170	0.7285	0.7403	0.7525	0.7649	0.7776	0.7904	0.8033	0.8162	0.8291

North Carolina Retirement Systems
Administration Factors based on Experience Study at December 31, 2014
Option 3 Conversion Factors

Age	Spouse Age 15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
15	0.9968	0.9969	0.9970	0.9970	0.9971	0.9972	0.9973	0.9974	0.9975	0.9975	0.9976	0.9977	0.9978	0.9978	0.9979	0.9980	0.9980	0.9981	0.9982	0.9982	0.9983	0.9984	0.9984	0.9985	0.9985
16	0.9965	0.9966	0.9967	0.9968	0.9969	0.9970	0.9971	0.9972	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9977	0.9978	0.9979	0.9980	0.9980	0.9981	0.9982	0.9982	0.9983	0.9984	0.9984
17	0.9962	0.9963	0.9964	0.9965	0.9966	0.9967	0.9968	0.9969	0.9970	0.9971	0.9972	0.9973	0.9974	0.9975	0.9975	0.9976	0.9977	0.9978	0.9979	0.9979	0.9980	0.9981	0.9982	0.9982	0.9983
18	0.9959	0.9960	0.9961	0.9962	0.9963	0.9964	0.9965	0.9966	0.9968	0.9969	0.9970	0.9971	0.9972	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9979	0.9980	0.9981	0.9982
19	0.9955	0.9956	0.9958	0.9959	0.9960	0.9961	0.9962	0.9964	0.9965	0.9966	0.9967	0.9968	0.9969	0.9970	0.9971	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9979	0.9980
20	0.9951	0.9953	0.9954	0.9955	0.9957	0.9958	0.9959	0.9960	0.9962	0.9963	0.9964	0.9965	0.9966	0.9968	0.9969	0.9970	0.9971	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979
21	0.9947	0.9949	0.9950	0.9951	0.9953	0.9954	0.9956	0.9957	0.9958	0.9960	0.9961	0.9962	0.9963	0.9965	0.9966	0.9967	0.9968	0.9969	0.9971	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977
22	0.9943	0.9944	0.9946	0.9947	0.9949	0.9950	0.9952	0.9953	0.9955	0.9956	0.9957	0.9959	0.9960	0.9962	0.9963	0.9964	0.9966	0.9967	0.9968	0.9969	0.9970	0.9972	0.9973	0.9974	0.9975
23	0.9938	0.9940	0.9941	0.9943	0.9944	0.9946	0.9947	0.9949	0.9951	0.9952	0.9954	0.9955	0.9957	0.9958	0.9960	0.9961	0.9962	0.9964	0.9965	0.9967	0.9968	0.9969	0.9970	0.9972	0.9973
24	0.9933	0.9934	0.9936	0.9938	0.9939	0.9941	0.9943	0.9944	0.9946	0.9948	0.9950	0.9951	0.9953	0.9954	0.9956	0.9958	0.9959	0.9961	0.9962	0.9964	0.9965	0.9966	0.9968	0.9969	0.9970
25	0.9927	0.9929	0.9931	0.9932	0.9934	0.9936	0.9938	0.9940	0.9941	0.9943	0.9945	0.9947	0.9949	0.9950	0.9952	0.9954	0.9955	0.9957	0.9959	0.9960	0.9962	0.9963	0.9965	0.9966	0.9968
26	0.9921	0.9923	0.9925	0.9926	0.9928	0.9930	0.9932	0.9934	0.9936	0.9938	0.9940	0.9942	0.9944	0.9946	0.9948	0.9949	0.9951	0.9953	0.9955	0.9957	0.9958	0.9960	0.9962	0.9963	0.9965
27	0.9914	0.9916	0.9918	0.9920	0.9922	0.9924	0.9926	0.9928	0.9930	0.9932	0.9934	0.9936	0.9938	0.9941	0.9943	0.9945	0.9947	0.9949	0.9951	0.9952	0.9954	0.9956	0.9958	0.9960	0.9961
28	0.9907	0.9909	0.9911	0.9913	0.9915	0.9917	0.9919	0.9921	0.9924	0.9926	0.9928	0.9930	0.9933	0.9935	0.9937	0.9939	0.9941	0.9944	0.9946	0.9948	0.9950	0.9952	0.9954	0.9956	0.9958
29	0.9899	0.9901	0.9903	0.9905	0.9907	0.9910	0.9912	0.9914	0.9917	0.9919	0.9921	0.9924	0.9926	0.9929	0.9931	0.9933	0.9936	0.9938	0.9940	0.9943	0.9945	0.9947	0.9949	0.9951	0.9953
30	0.9890	0.9892	0.9894	0.9897	0.9899	0.9902	0.9904	0.9906	0.9909	0.9911	0.9914	0.9917	0.9919	0.9922	0.9924	0.9927	0.9929	0.9932	0.9934	0.9937	0.9939	0.9942	0.9944	0.9946	0.9949
31	0.9881	0.9883	0.9885	0.9888	0.9890	0.9893	0.9895	0.9898	0.9901	0.9903	0.9906	0.9909	0.9911	0.9914	0.9917	0.9920	0.9923	0.9925	0.9928	0.9931	0.9933	0.9936	0.9938	0.9941	0.9943
32	0.9871	0.9873	0.9875	0.9878	0.9881	0.9883	0.9886	0.9889	0.9891	0.9894	0.9897	0.9900	0.9903	0.9906	0.9909	0.9912	0.9915	0.9918	0.9921	0.9924	0.9927	0.9929	0.9932	0.9935	0.9938
33	0.9860	0.9862	0.9865	0.9867	0.9870	0.9873	0.9876	0.9879	0.9882	0.9885	0.9888	0.9891	0.9894	0.9897	0.9900	0.9903	0.9907	0.9910	0.9913	0.9916	0.9919	0.9922	0.9925	0.9928	0.9931
34	0.9848	0.9851	0.9853	0.9856	0.9859	0.9862	0.9865	0.9868	0.9871	0.9874	0.9877	0.9880	0.9884	0.9887	0.9891	0.9894	0.9897	0.9901	0.9904	0.9908	0.9911	0.9914	0.9918	0.9921	0.9924
35	0.9836	0.9838	0.9841	0.9844	0.9847	0.9850	0.9853	0.9856	0.9859	0.9862	0.9866	0.9869	0.9873	0.9876	0.9880	0.9884	0.9887	0.9891	0.9895	0.9898	0.9902	0.9906	0.9909	0.9913	0.9916
36	0.9822	0.9825	0.9827	0.9830	0.9833	0.9837	0.9840	0.9843	0.9847	0.9850	0.9854	0.9857	0.9861	0.9865	0.9869	0.9872	0.9876	0.9880	0.9884	0.9888	0.9892	0.9896	0.9900	0.9904	0.9908
37	0.9807	0.9810	0.9813	0.9816	0.9819	0.9822	0.9826	0.9829	0.9833	0.9836	0.9840	0.9844	0.9848	0.9852	0.9856	0.9860	0.9864	0.9868	0.9873	0.9877	0.9881	0.9885	0.9890	0.9894	0.9898
38	0.9791	0.9794	0.9797	0.9801	0.9804	0.9807	0.9811	0.9814	0.9818	0.9822	0.9826	0.9830	0.9834	0.9838	0.9842	0.9847	0.9851	0.9855	0.9860	0.9865	0.9869	0.9874	0.9878	0.9883	0.9887
39	0.9774	0.9777	0.9780	0.9784	0.9787	0.9791	0.9794	0.9798	0.9802	0.9806	0.9810	0.9814	0.9818	0.9823	0.9827	0.9832	0.9837	0.9841	0.9846	0.9851	0.9856	0.9861	0.9866	0.9870	0.9875
40	0.9756	0.9759	0.9762	0.9766	0.9769	0.9773	0.9776	0.9780	0.9784	0.9788	0.9793	0.9797	0.9802	0.9806	0.9811	0.9816	0.9821	0.9826	0.9831	0.9836	0.9841	0.9846	0.9852	0.9857	0.9862
41	0.9736	0.9739	0.9743	0.9746	0.9750	0.9753	0.9757	0.9761	0.9765	0.9770	0.9774	0.9779	0.9783	0.9788	0.9793	0.9798	0.9804	0.9809	0.9814	0.9820	0.9825	0.9831	0.9836	0.9842	0.9848
42	0.9715	0.9718	0.9722	0.9725	0.9729	0.9733	0.9737	0.9741	0.9745	0.9749	0.9754	0.9759	0.9764	0.9769	0.9774	0.9779	0.9785	0.9790	0.9796	0.9802	0.9808	0.9814	0.9820	0.9826	0.9832
43	0.9692	0.9695	0.9699	0.9702	0.9706	0.9710	0.9714	0.9719	0.9723	0.9728	0.9732	0.9737	0.9742	0.9748	0.9753	0.9759	0.9765	0.9770	0.9776	0.9783	0.9789	0.9795	0.9801	0.9808	0.9814
44	0.9667	0.9671	0.9674	0.9678	0.9682	0.9686	0.9690	0.9695	0.9699	0.9704	0.9709	0.9714	0.9719	0.9725	0.9731	0.9736	0.9742	0.9749	0.9755	0.9761	0.9768	0.9775	0.9781	0.9788	0.9795
45	0.9641	0.9644	0.9648	0.9652	0.9656	0.9660	0.9665	0.9669	0.9674	0.9679	0.9684	0.9689	0.9695	0.9700	0.9706	0.9712	0.9719	0.9725	0.9732	0.9738	0.9745	0.9752	0.9760	0.9767	0.9774
46	0.9613	0.9616	0.9620	0.9624	0.9628	0.9632	0.9637	0.9642	0.9646	0.9651	0.9657	0.9662	0.9668	0.9674	0.9680	0.9686	0.9693	0.9700	0.9707	0.9714	0.9721	0.9728	0.9736	0.9744	0.9751
47	0.9582	0.9586	0.9590	0.9594	0.9598	0.9603	0.9607	0.9612	0.9617	0.9622	0.9628	0.9633	0.9639	0.9645	0.9652	0.9658	0.9665	0.9672	0.9679	0.9687	0.9694	0.9702	0.9710	0.9718	0.9727
48	0.9550	0.9554	0.9558	0.9562	0.9566	0.9571	0.9575	0.9580	0.9585	0.9591	0.9596	0.9602	0.9608	0.9615	0.9621	0.9628	0.9635	0.9642	0.9650	0.9658	0.9666	0.9674	0.9682	0.9691	0.9699
49	0.9515	0.9519	0.9523	0.9527	0.9532	0.9536	0.9541	0.9546	0.9551	0.9557	0.9563	0.9569	0.9575	0.9581	0.9588	0.9595	0.9603	0.9610	0.9618	0.9626	0.9635	0.9643	0.9652	0.9661	0.9670
50	0.9478	0.9482	0.9486	0.9490	0.9495	0.9499	0.9504	0.9510	0.9515	0.9521	0.9527	0.9533	0.9539	0.9546	0.9553	0.9560	0.9568	0.9576	0.9584	0.9592	0.9601	0.9610	0.9619	0.9629	0.9638
51	0.9444	0.9448	0.9452	0.9456	0.9461	0.9466	0.9471	0.9476	0.9482	0.9487	0.9493	0.9500	0.9506	0.9513	0.9521	0.9528	0.9536	0.9544	0.9553	0.9561	0.9570	0.9580	0.9589	0.9599	0.9609
52	0.9408	0.9412	0.9416	0.9420	0.9425	0.9430	0.9435	0.9440	0.9446	0.9452	0.9458	0.9465	0.9472	0.9479	0.9486	0.9494	0.9502	0.9510	0.9519	0.9528	0.9537	0.9547	0.9557	0.9567	0.9578
53	0.9369	0.9373	0.9377	0.9382	0.9387	0.9392	0.9397	0.9402	0.9408	0.9414	0.9421	0.9427	0.9434	0.9442	0.9449	0.9457	0.9466	0.9474	0.9483	0.9493	0.9502	0.9512	0.9523	0.9534	0.9545
54	0.9328	0.9332	0.9337	0.9341	0.9346	0.9351	0.9357	0.9362	0.9368	0.9374	0.9381	0.9388	0.9395	0.9402	0.9410	0.9418	0.9427	0.9436	0.9445	0.9455	0.9465	0.9475	0.9486	0.9497	0.9509
55	0.9285	0.9289	0.9294	0.9298	0.9303	0.9308	0.9314	0.9320	0.9326	0.9332	0.9339	0.9346	0.9353	0.9361	0.9369	0.9377	0.9386	0.9395	0.9405	0.9415	0.9425	0.9436	0.9447	0.9459	0.9470
56	0.9239	0.9243	0.9248	0.9253	0.9258	0.9263	0.9268	0.9274	0.9280	0.9287	0.9294	0.9301	0.9308	0.9316	0.9324	0.9333	0.9342	0.9351	0.9361	0.9372	0.9382	0.9393	0.9405	0.9417	0.9429
57	0.9191	0.9195	0.9199	0.9204	0.9209	0.9214	0.9220	0.9226	0.9232	0.9239	0.9246	0.9253	0.9261	0.9269	0.9277	0.9286	0.9295	0.9305	0.9315	0.9326	0.9337	0.9348	0.9360	0.9373	0.9385
58	0.9139	0.9143	0.9148	0.9153	0.9158	0.9163	0.9169	0.9175	0.9181	0.9188	0.9195	0.9202	0.9210	0.9218	0.9227	0.9236	0.9245	0.9255	0.9266	0.9277	0.9288	0.9300	0.9312	0.9325	0.9338
59	0.9084	0.9088	0.9093	0.9098	0.9103	0.9108	0.9114	0.9120	0.9127	0.9133	0.9141	0.9148	0.9156	0.9164	0.9173	0.9183	0.9192	0.9202	0.9213	0.9224	0.9236	0.9248	0.9261	0.9274	0.9288
60	0.9025	0.9030	0.9034	0.9039	0.9045	0.9050	0.9056	0.9062	0.9069	0.9075	0.9083	0.9090	0.9099	0.9107	0.9116	0.9126	0.9136	0.9146	0.9157	0.9168	0.9180	0.9193	0.9206	0.9219	0.9234
61	0.8963	0.8968	0.8972	0.8977	0.8982	0.8988	0.8994	0.9000	0.9007	0.9014	0.9021	0.9029	0.9037	0.9046	0.9055	0.9065	0.9075	0.9086	0.9097	0.9108	0.9121	0.9133	0.9147	0.9161	0.9175
62	0.8897	0.8901	0.8906	0.8911	0.8916	0.8922	0.8928	0.8934	0.8941	0.8948	0.8956	0.8964	0.8972	0.8981	0.8990	0.9000	0.9010	0.9021	0.9033	0.9045	0.9057	0.9070	0.9084	0.9098	0.9113
63	0.8827	0.8831	0.8836	0.8841	0.8846	0.8852	0.8858	0.8864	0.8871	0.8878	0.8886	0.8894	0.8902	0.8911	0.8921	0.8931	0.8941	0.8952	0.8964	0.8976	0.8989	0.9003	0.9017	0.9031	0.9047
64	0.8752	0.8756	0.8761	0.8766	0.8772	0.8777	0.8783	0.8790	0.8797	0.8804	0.8811	0.8820	0.8828	0.8837	0.8847	0.8857	0.8868	0.8879	0.8891	0.8903	0.8917	0.8930	0.8945	0.8960	0.8976
65	0.8672	0.8677	0.8682	0.8687	0.8692	0.8698	0.8704	0.8710	0.8717	0.8725	0.8732	0.8740	0.8749	0.8758	0.8768	0.8779	0.8789	0.8801	0.8813	0.8826	0.8839	0.8853	0.8868	0.8883	0.8900
66	0.8587	0.8592	0.8597	0.8602	0.8607	0.8613	0.8619	0.8626	0.8633	0.8640	0.8648	0.8656	0.8665	0.8674	0.8684	0.8695	0.8706	0.8717	0.8730	0.8743	0.8756	0.8771	0.8786	0.8802	0.8818
67	0.8497	0.8502	0.8507	0.8512	0.8517	0.8523	0.8529	0.8536	0.8543	0.8550	0.8558	0.8566	0.8575	0.8585	0.8595	0.8605	0.8616	0.8628	0.8641	0.8654	0.8668	0.8682	0.8698	0.8714	0.8731
68	0.8401	0.8406	0.8411	0.8416	0.8421	0.8427	0.8433	0.8440	0.8447	0.8454	0.8462	0.8470	0.8479	0.8489	0.8499	0.8510	0.8521	0.8533	0.8546	0.8559	0.8573	0.8588	0.8604	0.8620	0.8638
69	0.8299	0.8303	0.8308	0.8313	0.8319	0.8325	0.8331	0.8337	0.8344	0.8352	0.8360	0.8368	0.8377	0.8387	0.8397	0.8408	0.8419	0.8432	0.8444	0.8458	0.8472	0.8487	0.8503	0.8520	0.8538
70	0.8190	0.8194	0.8199	0.8204	0.8210	0.8216	0.8222	0.8229	0.8236	0.8243	0.8251	0.8259	0.8269	0.8278	0.8288	0.8299	0.8311	0.8323	0.8336	0.8350	0.8364	0.8380	0.8396	0.8413	0.8431
71	0.8074	0.8078	0.8083	0.8088	0.8094	0.8100	0.8106	0.8112	0.8119	0.8127	0.8135	0.8143	0.8153	0.8162	0.8173	0.8184	0.8195	0.8208	0.8221	0.8235	0.8249	0.8265	0.8281	0.8298	0.8317
72	0.7950	0.7955	0.7960	0.7965	0.7970	0.7976	0.7982	0.7989	0.7996	0.8003	0.8011	0.8020	0.8029	0.8039	0.8049	0.8060	0.8072	0.8084	0.8097	0.8111	0.8126	0.8142	0.8159	0.8176	0.8195
73	0.7818	0.7823	0.7828	0.7833	0.7838	0.7844	0.7850	0.7857	0.7864	0.7871	0.7879	0.7888	0.7897	0.7907	0.7917	0.7928	0.7940	0.7953	0.7966	0.7980	0.7995	0.8011	0.8028	0.8045	0.8064
74	0.7678	0.7683	0.7687	0.7693	0.7698	0.7704	0.7710	0.7716	0.7723	0.7731	0.7739	0.7747	0.7756	0.7766	0.7777	0.7788	0.7800	0.7812	0.7825	0.7840	0.7855	0.7871	0.7888	0.7906	0.7925
75	0.7528	0.7533	0.7538	0.7543	0.7548	0.7554	0.7560	0.7567	0.7574	0.7581	0.7589	0.7597	0.7606	0.7616	0.7627	0.7638	0.7650	0.7662	0.7676	0.7690	0.7705	0.7721	0.7738	0.7756	0.7775
76	0.7369	0.7373	0.7378	0.7383	0.7388	0.7394	0.7400	0.7407	0.7414	0.7421	0.7429	0.7437	0.7446	0.7456	0.7466	0.7478	0.7489	0.7502	0.7515	0.7530	0.7545	0.7561	0.7578	0.7596	0.7615
77	0.7198	0.7203	0.7207	0.7213	0.7218	0.7224	0.7230	0.7236	0.7243	0.7250	0.7258	0.7266	0.7275	0.7285	0.7295	0.7306	0.7318	0.7331	0.7344	0.7358	0.7374	0.7390	0.7407	0.7425	0.7444
78	0.7016	0.7021	0.7025	0.7030	0.7036	0.7041	0.7047	0.7054	0.7060	0.7068	0.7075	0.7084	0.7093	0.7102	0.7112	0.7123	0.7135	0.7148	0.7161	0.7175	0.7190	0.7206	0.7224	0.7242	0.7261
79	0.6849	0.6854	0.6858	0.6863	0.6869	0.6874	0.6880	0.6886	0.6893	0.6900	0.6908	0.6916	0.6925	0.6935	0.6945	0.6956	0.6967	0.6980	0.6993	0.7007	0.7022	0.7038	0.7055	0.7074	0.7093
80	0.6675	0.6680	0.6684	0.6689	0.6694	0.6700	0.6706	0.6712	0.6719	0.6726	0.6733	0.6741	0.6750	0.6760	0.6770	0.6781	0.6792	0.6804	0.6818	0.6832	0.6847	0.6863	0.6880	0.6898	0.6917

North Carolina
Administration
Option 3 Conv

Age	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
15	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991	0.9991	0.9991	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994	0.9994	0.9995	0.9995
16	0.9985	0.9985	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994	0.9995
17	0.9984	0.9984	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991	0.9991	0.9991	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994
18	0.9982	0.9983	0.9984	0.9984	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9989	0.9989	0.9990	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9994	0.9994
19	0.9981	0.9982	0.9982	0.9983	0.9984	0.9985	0.9985	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9994
20	0.9979	0.9980	0.9981	0.9982	0.9983	0.9983	0.9984	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991	0.9991	0.9991	0.9992	0.9992	0.9993	0.9993	0.9993
21	0.9978	0.9979	0.9980	0.9980	0.9981	0.9982	0.9983	0.9984	0.9984	0.9985	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9990	0.9990	0.9991	0.9991	0.9991	0.9992	0.9992	0.9993	0.9993
22	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9982	0.9983	0.9984	0.9985	0.9986	0.9986	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992	0.9993
23	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9984	0.9985	0.9986	0.9987	0.9987	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992
24	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9986	0.9986	0.9987	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991	0.9991	0.9992
25	0.9969	0.9970	0.9972	0.9973	0.9974	0.9975	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9985	0.9986	0.9987	0.9988	0.9988	0.9989	0.9990	0.9990	0.9991	0.9992
26	0.9966	0.9968	0.9969	0.9970	0.9972	0.9973	0.9974	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9986	0.9987	0.9988	0.9988	0.9989	0.9990	0.9990	0.9991
27	0.9963	0.9965	0.9966	0.9968	0.9969	0.9971	0.9972	0.9973	0.9975	0.9976	0.9977	0.9978	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9986	0.9986	0.9987	0.9988	0.9989	0.9990	0.9990
28	0.9959	0.9961	0.9963	0.9965	0.9966	0.9968	0.9969	0.9971	0.9972	0.9974	0.9975	0.9976	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9986	0.9987	0.9988	0.9989	0.9989
29	0.9955	0.9957	0.9959	0.9961	0.9963	0.9965	0.9966	0.9968	0.9970	0.9971	0.9973	0.9974	0.9975	0.9977	0.9978	0.9979	0.9980	0.9982	0.9983	0.9984	0.9985	0.9986	0.9987	0.9988	0.9988
30	0.9951	0.9953	0.9955	0.9957	0.9959	0.9961	0.9963	0.9965	0.9966	0.9968	0.9970	0.9971	0.9973	0.9974	0.9976	0.9977	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9986	0.9987
31	0.9946	0.9948	0.9950	0.9953	0.9955	0.9957	0.9959	0.9961	0.9963	0.9965	0.9967	0.9968	0.9970	0.9972	0.9973	0.9975	0.9976	0.9978	0.9979	0.9980	0.9982	0.9983	0.9984	0.9985	0.9986
32	0.9940	0.9943	0.9945	0.9948	0.9950	0.9953	0.9955	0.9957	0.9959	0.9961	0.9963	0.9965	0.9967	0.9969	0.9971	0.9972	0.9974	0.9975	0.9977	0.9978	0.9980	0.9981	0.9982	0.9984	0.9985
33	0.9934	0.9937	0.9940	0.9942	0.9945	0.9948	0.9950	0.9953	0.9955	0.9957	0.9959	0.9961	0.9964	0.9965	0.9967	0.9969	0.9971	0.9973	0.9974	0.9976	0.9978	0.9979	0.9980	0.9982	0.9983
34	0.9927	0.9930	0.9933	0.9936	0.9939	0.9942	0.9945	0.9947	0.9950	0.9953	0.9955	0.9957	0.9960	0.9962	0.9964	0.9966	0.9968	0.9970	0.9972	0.9973	0.9975	0.9977	0.9978	0.9980	0.9981
35	0.9920	0.9923	0.9926	0.9930	0.9933	0.9936	0.9939	0.9942	0.9945	0.9948	0.9950	0.9953	0.9955	0.9958	0.9960	0.9962	0.9964	0.9966	0.9968	0.9970	0.9972	0.9974	0.9976	0.9978	0.9979
36	0.9911	0.9915	0.9919	0.9922	0.9926	0.9929	0.9932	0.9936	0.9939	0.9942	0.9945	0.9948	0.9950	0.9953	0.9955	0.9958	0.9960	0.9963	0.9965	0.9967	0.9969	0.9971	0.9973	0.9975	0.9977
37	0.9902	0.9906	0.9910	0.9914	0.9918	0.9921	0.9925	0.9929	0.9932	0.9935	0.9939	0.9942	0.9945	0.9948	0.9950	0.9953	0.9956	0.9958	0.9961	0.9963	0.9965	0.9968	0.9970	0.9972	0.9974
38	0.9892	0.9896	0.9900	0.9905	0.9909	0.9913	0.9917	0.9921	0.9924	0.9928	0.9932	0.9935	0.9938	0.9942	0.9945	0.9948	0.9951	0.9953	0.9956	0.9959	0.9961	0.9964	0.9966	0.9969	0.9971
39	0.9880	0.9885	0.9890	0.9894	0.9899	0.9903	0.9908	0.9912	0.9916	0.9920	0.9924	0.9928	0.9931	0.9935	0.9938	0.9942	0.9945	0.9948	0.9951	0.9954	0.9957	0.9959	0.9962	0.9965	0.9967
40	0.9867	0.9872	0.9878	0.9883	0.9888	0.9893	0.9897	0.9902	0.9907	0.9911	0.9915	0.9920	0.9923	0.9927	0.9931	0.9935	0.9938	0.9942	0.9945	0.9948	0.9951	0.9954	0.9957	0.9960	0.9963
41	0.9853	0.9859	0.9864	0.9870	0.9875	0.9881	0.9886	0.9891	0.9896	0.9901	0.9906	0.9910	0.9915	0.9919	0.9923	0.9927	0.9931	0.9935	0.9938	0.9942	0.9945	0.9949	0.9952	0.9955	0.9958
42	0.9838	0.9844	0.9850	0.9856	0.9862	0.9867	0.9873	0.9879	0.9884	0.9890	0.9895	0.9900	0.9905	0.9909	0.9914	0.9918	0.9923	0.9927	0.9931	0.9935	0.9939	0.9942	0.9946	0.9949	0.9953
43	0.9821	0.9827	0.9834	0.9840	0.9847	0.9853	0.9859	0.9865	0.9871	0.9877	0.9883	0.9888	0.9894	0.9899	0.9904	0.9909	0.9913	0.9918	0.9923	0.9927	0.9931	0.9935	0.9939	0.9943	0.9947
44	0.9802	0.9809	0.9816	0.9823	0.9830	0.9837	0.9843	0.9850	0.9857	0.9863	0.9870	0.9875	0.9881	0.9887	0.9892	0.9898	0.9903	0.9908	0.9913	0.9918	0.9922	0.9927	0.9931	0.9936	0.9940
45	0.9782	0.9789	0.9797	0.9804	0.9811	0.9819	0.9826	0.9834	0.9841	0.9848	0.9855	0.9861	0.9868	0.9874	0.9880	0.9886	0.9892	0.9897	0.9903	0.9908	0.9913	0.9918	0.9923	0.9927	0.9932
46	0.9759	0.9767	0.9775	0.9783	0.9791	0.9799	0.9807	0.9815	0.9823	0.9831	0.9838	0.9845	0.9852	0.9859	0.9866	0.9872	0.9879	0.9885	0.9891	0.9897	0.9902	0.9908	0.9913	0.9918	0.9923
47	0.9735	0.9743	0.9752	0.9761	0.9769	0.9778	0.9786	0.9795	0.9803	0.9812	0.9820	0.9828	0.9835	0.9843	0.9850	0.9857	0.9864	0.9871	0.9878	0.9884	0.9890	0.9896	0.9902	0.9908	0.9913
48	0.9708	0.9717	0.9726	0.9736	0.9745	0.9754	0.9763	0.9773	0.9782	0.9791	0.9800	0.9808	0.9817	0.9825	0.9833	0.9841	0.9848	0.9856	0.9863	0.9870	0.9877	0.9884	0.9890	0.9896	0.9902
49	0.9679	0.9689	0.9699	0.9708	0.9718	0.9728	0.9738	0.9748	0.9758	0.9768	0.9778	0.9787	0.9796	0.9805	0.9813	0.9822	0.9830	0.9839	0.9847	0.9854	0.9862	0.9869	0.9876	0.9883	0.9890
50	0.9648	0.9658	0.9668	0.9679	0.9689	0.9700	0.9711	0.9721	0.9732	0.9742	0.9753	0.9763	0.9773	0.9783	0.9792	0.9801	0.9811	0.9820	0.9828	0.9837	0.9845	0.9853	0.9861	0.9869	0.9876
51	0.9620	0.9630	0.9641	0.9652	0.9663	0.9674	0.9686	0.9697	0.9708	0.9720	0.9731	0.9742	0.9753	0.9763	0.9773	0.9784	0.9794	0.9804	0.9813	0.9822	0.9832	0.9840	0.9849	0.9857	0.9866
52	0.9589	0.9600	0.9611	0.9623	0.9635	0.9647	0.9659	0.9671	0.9683	0.9695	0.9707	0.9719	0.9730	0.9742	0.9753	0.9764	0.9775	0.9786	0.9796	0.9806	0.9816	0.9826	0.9836	0.9845	0.9854
53	0.9556	0.9568	0.9580	0.9592	0.9604	0.9617	0.9630	0.9642	0.9655	0.9668	0.9681	0.9694	0.9706	0.9719	0.9731	0.9743	0.9755	0.9766	0.9778	0.9789	0.9800	0.9810	0.9821	0.9831	0.9840
54	0.9521	0.9533	0.9545	0.9558	0.9571	0.9585	0.9598	0.9612	0.9625	0.9639	0.9653	0.9667	0.9680	0.9693	0.9706	0.9719	0.9732	0.9745	0.9757	0.9769	0.9781	0.9793	0.9804	0.9815	0.9826
55	0.9483	0.9496	0.9509	0.9522	0.9536	0.9550	0.9564	0.9578	0.9593	0.9608	0.9623	0.9637	0.9651	0.9665	0.9679	0.9693	0.9707	0.9721	0.9735	0.9748	0.9761	0.9774	0.9786	0.9798	0.9810
56	0.9442	0.9455	0.9469	0.9483	0.9497	0.9512	0.9527	0.9542	0.9558	0.9574	0.9589	0.9604	0.9620	0.9635	0.9650	0.9665	0.9680	0.9695	0.9710	0.9724	0.9738	0.9752	0.9766	0.9779	0.9792
57	0.9399	0.9412	0.9427	0.9441	0.9456	0.9472	0.9487	0.9504	0.9520	0.9536	0.9553	0.9569	0.9585	0.9602	0.9618	0.9634	0.9650	0.9666	0.9682	0.9698	0.9713	0.9729	0.9743	0.9758	0.9772
58	0.9352	0.9366	0.9381	0.9396	0.9412	0.9428	0.9445	0.9461	0.9479	0.9496	0.9514	0.9531	0.9548	0.9565	0.9583	0.9600	0.9618	0.9635	0.9652	0.9669	0.9686	0.9702	0.9718	0.9734	0.9750
59	0.9302	0.9317	0.9332	0.9348	0.9364	0.9381	0.9398	0.9416	0.9434	0.9452	0.9471	0.9489	0.9507	0.9526	0.9544	0.9563	0.9582	0.9600	0.9619	0.9637	0.9655	0.9673	0.9691	0.9708	0.9725
60	0.9248	0.9264	0.9279	0.9296	0.9313	0.9330	0.9348	0.9367	0.9386	0.9405	0.9425	0.9444	0.9463	0.9483	0.9502	0.9522	0.9542	0.9562	0.9582	0.9602	0.9621	0.9641	0.9660	0.9679	0.9697
61	0.9191	0.9206	0.9223	0.9240	0.9258	0.9276	0.9294	0.9314	0.9334	0.9354	0.9374	0.9394	0.9415	0.9435	0.9456	0.9477	0.9499	0.9520	0.9541	0.9563	0.9584	0.9605	0.9626	0.9646	0.9666
62	0.9129	0.9145	0.9162	0.9180	0.9198	0.9217	0.9236	0.9257	0.9277	0.9298	0.9320	0.9341	0.9362	0.9384	0.9406	0.9429	0.9451	0.9474	0.9497	0.9520	0.9542	0.9565	0.9588	0.9610	0.9632
63	0.9063	0.9080	0.9097	0.9115	0.9134	0.9154	0.9174	0.9195	0.9216	0.9238	0.9261	0.9283	0.9305	0.9328	0.9352	0.9375	0.9399	0.9423	0.9448	0.9472	0.9497	0.9521	0.9546	0.9570	0.9594
64	0.8992	0.9010	0.9028	0.9046	0.9066	0.9086	0.9107	0.9129	0.9151	0.9174	0.9198	0.9220	0.9244	0.9268	0.9292	0.9317	0.9343	0.9368	0.9394	0.9420	0.9446	0.9473	0.9499	0.9525	0.9551
65	0.8917	0.8934	0.8953	0.8972	0.8992	0.9013	0.9035	0.9057	0.9080	0.9104	0.9129	0.9153	0.9177	0.9202	0.9228	0.9254	0.9281	0.9308	0.9335	0.9363	0.9391	0.9419	0.9447	0.9476	0.9504
66	0.8835	0.8854	0.8873	0.8892	0.8913	0.8935	0.8957	0.8980	0.9004	0.9029	0.9055	0.9079	0.9105	0.9131	0.9158	0.9185	0.9213	0.9242	0.9271	0.9300	0.9330	0.9360	0.9390	0.9421	0.9451
67	0.8749	0.8767	0.8787	0.8807	0.8828	0.8850	0.8873	0.8897	0.8922	0.8948	0.8974	0.9000	0.9026	0.9054	0.9082	0.9110	0.9140	0.9170	0.9200	0.9232	0.9263	0.9295	0.9327	0.9360	0.9392
68	0.8656	0.8675	0.8695	0.8716	0.8737	0.8760	0.8784	0.8808	0.8834	0.8860	0.8888	0.8914	0.8942	0.8970	0.8999	0.9029	0.9060	0.9091	0.9124	0.9156	0.9190	0.9224	0.9258	0.9293	0.9327
69	0.8556	0.8576	0.8596	0.8617	0.8640	0.8663	0.8687	0.8713	0.8739	0.8766	0.8795	0.8822	0.8850	0.8880	0.8910	0.8941	0.8973	0.9006	0.9040	0.9074	0.9109	0.9145	0.9182	0.9219	0.9256
70	0.8450	0.8470	0.8490	0.8512	0.8535	0.8559	0.8584	0.8610	0.8637	0.8665	0.8694	0.8723	0.8752	0.8782	0.8813	0.8845	0.8879	0.8913	0.8948	0.8984	0.9021	0.9059	0.9098	0.9137	0.9176
71	0.8336	0.8356	0.8377	0.8400	0.8423	0.8447	0.8473	0.8500	0.8527	0.8556	0.8586	0.8615	0.8645	0.8676	0.8709	0.8742	0.8777	0.8812	0.8849	0.8887	0.8925	0.8965	0.9006	0.9047	0.9089
72	0.8214	0.8235	0.8256	0.8279	0.8303	0.8328	0.8354	0.8381	0.8410	0.8439	0.8470	0.8500	0.8531	0.8563	0.8596	0.8630	0.8666	0.8703	0.8741	0.8780	0.8821	0.8862	0.8905	0.8948	0.8993
73	0.8084	0.8105	0.8127	0.8150	0.8174	0.8199	0.8226	0.8254	0.8283	0.8313	0.8345	0.8375	0.8407	0.8440	0.8474	0.8509	0.8546	0.8584	0.8624	0.8665	0.8707	0.8750	0.8795	0.8840	0.8887
74	0.7945	0.7966	0.7988	0.8011	0.8036	0.8062	0.8089	0.8117	0.8147	0.8178	0.8211	0.8241	0.8274	0.8307	0.8342	0.8379	0.8417	0.8456	0.8497	0.8539	0.8582	0.8628	0.8674	0.8722	0.8771
75	0.7795	0.7817	0.7839	0.7863	0.7888	0.7914	0.7942	0.7971	0.8001	0.8033	0.8066	0.8097	0.8130	0.8165	0.8200	0.8238	0.8276	0.8317	0.8359	0.8402	0.8447	0.8494	0.8542	0.8592	0.8644
76	0.7636	0.7657	0.7680	0.7704	0.7730	0.7756	0.7784	0.7814	0.7844	0.7877	0.7910	0.7942	0.7976	0.8011	0.8047	0.8085	0.8125	0.8166	0.8209	0.8254	0.8300	0.8349	0.8399	0.8450	0.8504
77	0.7465	0.7487	0.7510	0.7534	0.7560	0.7586	0.7615	0.7645	0.7676	0.7708	0.7743	0.7775	0.7809	0.7844	0.7882	0.7920	0.7961	0.8003	0.8047	0.8093	0.8141	0.8190	0.8242	0.8295	0.8351
78	0.7282	0.7304	0.7327	0.7351	0.7377	0.7404	0.7433	0.7463	0.7494	0.7528	0.7562	0.7595	0.7629	0.7665	0.7703	0.7742	0.7783	0.7826	0.7871	0.7918	0.7967	0.8018	0.8071	0.8126	0.8183
79	0.7114	0.7136	0.7159	0.7183	0.7209	0.7237	0.7266	0.7296	0.7328	0.7361	0.7396	0.7429	0.7464	0.7500	0.7538	0.7578	0.7620	0.7663	0.7709	0.7756	0.7806	0.7858	0.7913	0.7969	0.8028
80	0.6938	0.6960	0.6983	0.7008	0.7034	0.7061	0.7090	0.7121	0.7153	0.7187	0.7222	0.7255	0.7290	0.7327	0.7365	0.7405	0.7447	0.7491	0.7538	0.7586	0.7637	0.7690	0.7745	0.7803	0.7863

North Carolina
Administration
Option 3 Conv

Age	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
15	0.9995	0.9995	0.9996	0.9996	0.9996	0.9996	0.9997	0.9997	0.9997	0.9997	0.9997	0.9998	0.9998	0.9998	0.9998	0.9998
16	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9996	0.9997	0.9997	0.9997	0.9997	0.9997	0.9998	0.9998	0.9998	0.9998
17	0.9995	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9996	0.9997	0.9997	0.9997	0.9997	0.9997	0.9998	0.9998	0.9998
18	0.9994	0.9995	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9996	0.9997	0.9997	0.9997	0.9997	0.9998	0.9998	0.9998
19	0.9994	0.9994	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9996	0.9997	0.9997	0.9997	0.9997	0.9997	0.9998	0.9998
20	0.9994	0.9994	0.9994	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9996	0.9997	0.9997	0.9997	0.9997	0.9998	0.9998
21	0.9993	0.9994	0.9994	0.9994	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9997	0.9997	0.9997	0.9997	0.9997	0.9998
22	0.9993	0.9994	0.9994	0.9994	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9996	0.9997	0.9997	0.9997	0.9997	0.9998
23	0.9993	0.9993	0.9994	0.9994	0.9994	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9997	0.9997	0.9997	0.9997	0.9998
24	0.9992	0.9993	0.9993	0.9994	0.9994	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9996	0.9997	0.9997	0.9997	0.9997
25	0.9992	0.9993	0.9993	0.9993	0.9994	0.9994	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9997	0.9997	0.9997	0.9997
26	0.9992	0.9992	0.9993	0.9993	0.9994	0.9994	0.9994	0.9995	0.9995	0.9996	0.9996	0.9996	0.9997	0.9997	0.9997	0.9997
27	0.9991	0.9992	0.9992	0.9993	0.9993	0.9994	0.9994	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9997	0.9997	0.9997
28	0.9990	0.9991	0.9991	0.9992	0.9993	0.9993	0.9994	0.9994	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9997	0.9997
29	0.9989	0.9990	0.9991	0.9991	0.9992	0.9993	0.9993	0.9994	0.9994	0.9995	0.9995	0.9996	0.9996	0.9996	0.9997	0.9997
30	0.9988	0.9989	0.9990	0.9991	0.9991	0.9992	0.9993	0.9993	0.9994	0.9994	0.9995	0.9995	0.9996	0.9996	0.9996	0.9997
31	0.9987	0.9988	0.9989	0.9990	0.9991	0.9991	0.9992	0.9993	0.9993	0.9994	0.9994	0.9995	0.9995	0.9996	0.9996	0.9997
32	0.9986	0.9987	0.9988	0.9989	0.9990	0.9991	0.9991	0.9992	0.9993	0.9993	0.9994	0.9995	0.9995	0.9995	0.9996	0.9996
33	0.9984	0.9986	0.9987	0.9988	0.9989	0.9990	0.9991	0.9991	0.9992	0.9993	0.9993	0.9994	0.9995	0.9995	0.9996	0.9996
34	0.9983	0.9984	0.9985	0.9986	0.9988	0.9989	0.9990	0.9991	0.9991	0.9992	0.9993	0.9994	0.9994	0.9995	0.9995	0.9996
35	0.9981	0.9982	0.9984	0.9985	0.9986	0.9987	0.9988	0.9990	0.9990	0.9991	0.9992	0.9993	0.9994	0.9994	0.9995	0.9995
36	0.9978	0.9980	0.9982	0.9983	0.9985	0.9986	0.9987	0.9988	0.9989	0.9990	0.9991	0.9992	0.9993	0.9994	0.9994	0.9995
37	0.9976	0.9978	0.9979	0.9981	0.9983	0.9984	0.9986	0.9987	0.9988	0.9989	0.9990	0.9991	0.9992	0.9993	0.9994	0.9994
38	0.9973	0.9975	0.9977	0.9979	0.9981	0.9982	0.9984	0.9985	0.9987	0.9988	0.9989	0.9990	0.9991	0.9992	0.9993	0.9994
39	0.9969	0.9972	0.9974	0.9976	0.9978	0.9980	0.9982	0.9983	0.9985	0.9986	0.9988	0.9989	0.9990	0.9991	0.9992	0.9993
40	0.9966	0.9968	0.9970	0.9973	0.9975	0.9977	0.9979	0.9981	0.9983	0.9984	0.9986	0.9987	0.9989	0.9990	0.9991	0.9992
41	0.9961	0.9964	0.9967	0.9969	0.9972	0.9974	0.9976	0.9978	0.9980	0.9982	0.9984	0.9986	0.9987	0.9988	0.9990	0.9991
42	0.9956	0.9959	0.9962	0.9965	0.9968	0.9970	0.9973	0.9975	0.9977	0.9980	0.9981	0.9983	0.9985	0.9987	0.9988	0.9990
43	0.9950	0.9954	0.9957	0.9960	0.9963	0.9966	0.9969	0.9972	0.9974	0.9976	0.9979	0.9981	0.9983	0.9985	0.9986	0.9988
44	0.9944	0.9947	0.9951	0.9955	0.9958	0.9961	0.9964	0.9967	0.9970	0.9973	0.9975	0.9978	0.9980	0.9982	0.9984	0.9986
45	0.9936	0.9940	0.9945	0.9948	0.9952	0.9956	0.9959	0.9963	0.9966	0.9969	0.9972	0.9974	0.9977	0.9979	0.9981	0.9983
46	0.9928	0.9933	0.9937	0.9941	0.9946	0.9950	0.9954	0.9957	0.9961	0.9964	0.9967	0.9970	0.9973	0.9976	0.9978	0.9981
47	0.9919	0.9924	0.9929	0.9934	0.9938	0.9943	0.9947	0.9951	0.9955	0.9959	0.9962	0.9966	0.9969	0.9972	0.9975	0.9977
48	0.9908	0.9914	0.9919	0.9925	0.9930	0.9935	0.9940	0.9944	0.9948	0.9953	0.9957	0.9960	0.9964	0.9967	0.9970	0.9973
49	0.9897	0.9903	0.9909	0.9915	0.9920	0.9926	0.9931	0.9936	0.9941	0.9946	0.9950	0.9954	0.9958	0.9962	0.9965	0.9969
50	0.9884	0.9890	0.9897	0.9904	0.9910	0.9916	0.9922	0.9927	0.9933	0.9938	0.9943	0.9947	0.9952	0.9956	0.9960	0.9964
51	0.9873	0.9881	0.9888	0.9895	0.9902	0.9909	0.9915	0.9921	0.9927	0.9932	0.9938	0.9943	0.9948	0.9952	0.9956	0.9960
52	0.9862	0.9870	0.9879	0.9886	0.9894	0.9901	0.9908	0.9914	0.9921	0.9927	0.9932	0.9938	0.9943	0.9948	0.9953	0.9957
53	0.9850	0.9859	0.9868	0.9876	0.9884	0.9892	0.9900	0.9907	0.9914	0.9920	0.9927	0.9933	0.9938	0.9944	0.9949	0.9953
54	0.9836	0.9846	0.9856	0.9865	0.9874	0.9883	0.9891	0.9899	0.9906	0.9913	0.9920	0.9927	0.9933	0.9939	0.9944	0.9949
55	0.9821	0.9832	0.9843	0.9853	0.9863	0.9872	0.9881	0.9890	0.9898	0.9906	0.9913	0.9920	0.9927	0.9933	0.9939	0.9945
56	0.9804	0.9816	0.9828	0.9839	0.9850	0.9860	0.9870	0.9880	0.9889	0.9897	0.9906	0.9913	0.9921	0.9928	0.9934	0.9940
57	0.9786	0.9799	0.9812	0.9824	0.9836	0.9847	0.9858	0.9869	0.9878	0.9888	0.9897	0.9905	0.9914	0.9921	0.9928	0.9935
58	0.9765	0.9779	0.9793	0.9807	0.9820	0.9833	0.9845	0.9856	0.9867	0.9877	0.9887	0.9897	0.9906	0.9914	0.9922	0.9929
59	0.9741	0.9757	0.9773	0.9788	0.9802	0.9816	0.9829	0.9842	0.9854	0.9866	0.9877	0.9887	0.9897	0.9906	0.9914	0.9923
60	0.9715	0.9733	0.9750	0.9766	0.9782	0.9798	0.9812	0.9826	0.9840	0.9852	0.9864	0.9876	0.9887	0.9897	0.9906	0.9915
61	0.9686	0.9705	0.9724	0.9742	0.9760	0.9777	0.9793	0.9808	0.9823	0.9837	0.9851	0.9863	0.9875	0.9886	0.9897	0.9907
62	0.9654	0.9675	0.9695	0.9715	0.9735	0.9753	0.9771	0.9788	0.9805	0.9820	0.9835	0.9849	0.9862	0.9875	0.9886	0.9897
63	0.9617	0.9640	0.9663	0.9685	0.9706	0.9727	0.9746	0.9765	0.9784	0.9801	0.9817	0.9833	0.9848	0.9862	0.9875	0.9887
64	0.9577	0.9602	0.9626	0.9651	0.9674	0.9697	0.9719	0.9740	0.9760	0.9779	0.9797	0.9815	0.9831	0.9846	0.9861	0.9874
65	0.9531	0.9559	0.9586	0.9612	0.9638	0.9663	0.9687	0.9710	0.9733	0.9754	0.9774	0.9794	0.9812	0.9829	0.9845	0.9860
66	0.9481	0.9511	0.9540	0.9569	0.9597	0.9624	0.9651	0.9677	0.9702	0.9726	0.9748	0.9770	0.9790	0.9809	0.9827	0.9844
67	0.9425	0.9457	0.9489	0.9520	0.9551	0.9581	0.9611	0.9639	0.9667	0.9693	0.9718	0.9742	0.9765	0.9787	0.9807	0.9826
68	0.9362	0.9397	0.9432	0.9466	0.9499	0.9532	0.9565	0.9596	0.9626	0.9656	0.9684	0.9711	0.9736	0.9760	0.9783	0.9804
69	0.9293	0.9330	0.9368	0.9405	0.9441	0.9478	0.9513	0.9547	0.9581	0.9613	0.9644	0.9674	0.9703	0.9730	0.9755	0.9779
70	0.9216	0.9256	0.9297	0.9337	0.9376	0.9416	0.9454	0.9492	0.9529	0.9565	0.9599	0.9633	0.9664	0.9695	0.9723	0.9750
71	0.9132	0.9174	0.9218	0.9261	0.9304	0.9346	0.9388	0.9430	0.9470	0.9510	0.9548	0.9585	0.9620	0.9654	0.9686	0.9716
72	0.9038	0.9084	0.9130	0.9176	0.9222	0.9268	0.9314	0.9359	0.9404	0.9447	0.9489	0.9530	0.9569	0.9607	0.9643	0.9677
73	0.8935	0.8983	0.9032	0.9082	0.9131	0.9181	0.9231	0.9280	0.9328	0.9376	0.9422	0.9467	0.9511	0.9553	0.9593	0.9631
74	0.8821	0.8872	0.8924	0.8977	0.9030	0.9083	0.9137	0.9190	0.9243	0.9294	0.9345	0.9395	0.9443	0.9490	0.9535	0.9577
75	0.8696	0.8750	0.8805	0.8861	0.8917	0.8974	0.9032	0.9089	0.9146	0.9202	0.9258	0.9313	0.9366	0.9418	0.9467	0.9515
76	0.8559	0.8615	0.8673	0.8732	0.8792	0.8853	0.8914	0.8976	0.9037	0.9098	0.9159	0.9219	0.9277	0.9334	0.9389	0.9442
77	0.8408	0.8467	0.8528	0.8590	0.8653	0.8717	0.8783	0.8848	0.8914	0.8980	0.9046	0.9111	0.9175	0.9238	0.9299	0.9357
78	0.8243	0.8304	0.8367	0.8432	0.8499	0.8567	0.8636	0.8706	0.8776	0.8847	0.8918	0.8988	0.9058	0.9126	0.9193	0.9259
79	0.8089	0.8153	0.8218	0.8286	0.8355	0.8426	0.8499	0.8573	0.8648	0.8723	0.8799	0.8874	0.8949	0.9023	0.9096	0.9167
80	0.7926	0.7992	0.8059	0.8129	0.8201	0.8275	0.8351	0.8429	0.8508	0.8588	0.8668	0.8749	0.8829	0.8909	0.8988	0.9066

North Carolina Retirement Systems
Administration Factors based on Experience Study at December 31, 2014
Option 6-2 Conversion Factors

	Spouse Age																								
Age	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**	**32**	**33**	**34**	**35**	**36**	**37**	**38**	**39**
15	0.9935	0.9937	0.9939	0.9940	0.9942	0.9944	0.9945	0.9947	0.9948	0.9950	0.9951	0.9953	0.9954	0.9956	0.9957	0.9958	0.9960	0.9961	0.9962	0.9963	0.9964	0.9966	0.9967	0.9968	0.9969
16	0.9930	0.9931	0.9933	0.9935	0.9937	0.9939	0.9940	0.9942	0.9944	0.9946	0.9947	0.9949	0.9950	0.9952	0.9953	0.9955	0.9956	0.9958	0.9959	0.9960	0.9962	0.9963	0.9964	0.9965	0.9966
17	0.9924	0.9926	0.9928	0.9930	0.9932	0.9934	0.9935	0.9937	0.9939	0.9941	0.9943	0.9945	0.9946	0.9948	0.9950	0.9951	0.9953	0.9954	0.9956	0.9957	0.9959	0.9960	0.9961	0.9963	0.9964
18	0.9917	0.9919	0.9921	0.9924	0.9926	0.9928	0.9930	0.9932	0.9934	0.9936	0.9938	0.9940	0.9942	0.9944	0.9945	0.9947	0.9949	0.9951	0.9952	0.9954	0.9955	0.9957	0.9958	0.9960	0.9961
19	0.9910	0.9912	0.9915	0.9917	0.9919	0.9922	0.9924	0.9926	0.9928	0.9931	0.9933	0.9935	0.9937	0.9939	0.9941	0.9943	0.9945	0.9946	0.9948	0.9950	0.9952	0.9953	0.9955	0.9956	0.9958
20	0.9902	0.9905	0.9907	0.9910	0.9912	0.9915	0.9917	0.9920	0.9922	0.9925	0.9927	0.9929	0.9931	0.9934	0.9936	0.9938	0.9940	0.9942	0.9944	0.9946	0.9948	0.9949	0.9951	0.9953	0.9955
21	0.9894	0.9897	0.9900	0.9902	0.9905	0.9908	0.9910	0.9913	0.9915	0.9918	0.9920	0.9923	0.9925	0.9928	0.9930	0.9932	0.9935	0.9937	0.9939	0.9941	0.9943	0.9945	0.9947	0.9949	0.9951
22	0.9885	0.9888	0.9891	0.9894	0.9897	0.9900	0.9902	0.9905	0.9908	0.9911	0.9914	0.9916	0.9919	0.9922	0.9924	0.9927	0.9929	0.9932	0.9934	0.9936	0.9938	0.9941	0.9943	0.9945	0.9947
23	0.9876	0.9879	0.9882	0.9885	0.9888	0.9891	0.9894	0.9897	0.9900	0.9903	0.9906	0.9909	0.9912	0.9915	0.9918	0.9920	0.9923	0.9926	0.9928	0.9931	0.9933	0.9935	0.9938	0.9940	0.9942
24	0.9865	0.9869	0.9872	0.9875	0.9878	0.9881	0.9885	0.9888	0.9891	0.9894	0.9898	0.9901	0.9904	0.9907	0.9910	0.9913	0.9916	0.9919	0.9922	0.9925	0.9927	0.9930	0.9932	0.9935	0.9937
25	0.9854	0.9857	0.9861	0.9864	0.9868	0.9871	0.9875	0.9878	0.9882	0.9885	0.9889	0.9892	0.9895	0.9899	0.9902	0.9905	0.9909	0.9912	0.9915	0.9918	0.9921	0.9924	0.9926	0.9929	0.9932
26	0.9842	0.9845	0.9849	0.9852	0.9856	0.9860	0.9863	0.9867	0.9871	0.9875	0.9878	0.9882	0.9886	0.9890	0.9893	0.9897	0.9900	0.9904	0.9907	0.9910	0.9914	0.9917	0.9920	0.9923	0.9926
27	0.9828	0.9832	0.9836	0.9840	0.9843	0.9847	0.9851	0.9855	0.9859	0.9863	0.9867	0.9871	0.9875	0.9879	0.9883	0.9887	0.9891	0.9895	0.9898	0.9902	0.9905	0.9909	0.9912	0.9915	0.9919
28	0.9814	0.9818	0.9822	0.9826	0.9830	0.9834	0.9838	0.9842	0.9846	0.9851	0.9855	0.9859	0.9864	0.9868	0.9872	0.9876	0.9880	0.9884	0.9888	0.9892	0.9896	0.9900	0.9904	0.9907	0.9911
29	0.9798	0.9802	0.9806	0.9810	0.9815	0.9819	0.9823	0.9828	0.9832	0.9837	0.9842	0.9846	0.9851	0.9855	0.9860	0.9864	0.9869	0.9873	0.9878	0.9882	0.9886	0.9890	0.9894	0.9898	0.9902
30	0.9781	0.9785	0.9789	0.9794	0.9798	0.9803	0.9808	0.9812	0.9817	0.9822	0.9827	0.9832	0.9837	0.9842	0.9846	0.9851	0.9856	0.9861	0.9866	0.9870	0.9875	0.9879	0.9884	0.9888	0.9892
31	0.9763	0.9767	0.9771	0.9776	0.9781	0.9786	0.9790	0.9795	0.9801	0.9806	0.9811	0.9816	0.9821	0.9827	0.9832	0.9837	0.9842	0.9847	0.9853	0.9858	0.9863	0.9868	0.9872	0.9877	0.9882
32	0.9743	0.9747	0.9752	0.9757	0.9762	0.9767	0.9772	0.9777	0.9783	0.9788	0.9793	0.9799	0.9805	0.9810	0.9816	0.9821	0.9827	0.9833	0.9838	0.9844	0.9849	0.9854	0.9860	0.9865	0.9870
33	0.9722	0.9726	0.9731	0.9736	0.9741	0.9747	0.9752	0.9757	0.9763	0.9769	0.9775	0.9780	0.9786	0.9792	0.9798	0.9804	0.9810	0.9816	0.9822	0.9828	0.9834	0.9840	0.9846	0.9851	0.9857
34	0.9699	0.9704	0.9709	0.9714	0.9719	0.9725	0.9730	0.9736	0.9742	0.9748	0.9754	0.9760	0.9767	0.9773	0.9779	0.9786	0.9792	0.9799	0.9805	0.9811	0.9818	0.9824	0.9830	0.9836	0.9842
35	0.9674	0.9679	0.9685	0.9690	0.9695	0.9701	0.9707	0.9713	0.9719	0.9725	0.9732	0.9738	0.9745	0.9752	0.9758	0.9765	0.9772	0.9779	0.9786	0.9793	0.9800	0.9806	0.9813	0.9820	0.9826
36	0.9648	0.9653	0.9659	0.9664	0.9670	0.9676	0.9682	0.9688	0.9694	0.9701	0.9708	0.9715	0.9721	0.9729	0.9736	0.9743	0.9750	0.9758	0.9765	0.9772	0.9780	0.9787	0.9794	0.9801	0.9808
37	0.9620	0.9625	0.9630	0.9636	0.9642	0.9648	0.9654	0.9661	0.9668	0.9674	0.9681	0.9689	0.9696	0.9703	0.9711	0.9719	0.9726	0.9734	0.9742	0.9750	0.9758	0.9766	0.9773	0.9781	0.9789
38	0.9589	0.9595	0.9600	0.9606	0.9612	0.9619	0.9625	0.9632	0.9639	0.9646	0.9653	0.9661	0.9668	0.9676	0.9684	0.9692	0.9700	0.9709	0.9717	0.9725	0.9734	0.9742	0.9751	0.9759	0.9767
39	0.9556	0.9562	0.9568	0.9574	0.9580	0.9587	0.9593	0.9600	0.9607	0.9615	0.9622	0.9630	0.9638	0.9647	0.9655	0.9663	0.9672	0.9681	0.9690	0.9699	0.9708	0.9717	0.9725	0.9734	0.9743
40	0.9521	0.9527	0.9533	0.9539	0.9546	0.9552	0.9559	0.9566	0.9574	0.9581	0.9589	0.9597	0.9606	0.9614	0.9623	0.9632	0.9641	0.9650	0.9660	0.9669	0.9679	0.9688	0.9698	0.9707	0.9717
41	0.9483	0.9489	0.9495	0.9502	0.9508	0.9515	0.9522	0.9530	0.9537	0.9545	0.9554	0.9562	0.9571	0.9580	0.9589	0.9598	0.9608	0.9617	0.9627	0.9637	0.9647	0.9657	0.9668	0.9678	0.9688
42	0.9443	0.9449	0.9455	0.9462	0.9468	0.9476	0.9483	0.9491	0.9498	0.9507	0.9515	0.9524	0.9533	0.9542	0.9552	0.9561	0.9571	0.9582	0.9592	0.9602	0.9613	0.9624	0.9635	0.9646	0.9657
43	0.9400	0.9406	0.9412	0.9419	0.9426	0.9433	0.9441	0.9448	0.9456	0.9465	0.9474	0.9483	0.9492	0.9502	0.9512	0.9522	0.9532	0.9543	0.9554	0.9565	0.9576	0.9587	0.9599	0.9610	0.9622
44	0.9353	0.9360	0.9366	0.9373	0.9380	0.9387	0.9395	0.9403	0.9412	0.9420	0.9429	0.9439	0.9448	0.9458	0.9468	0.9479	0.9490	0.9501	0.9512	0.9524	0.9536	0.9548	0.9560	0.9572	0.9584
45	0.9304	0.9310	0.9317	0.9324	0.9331	0.9339	0.9347	0.9355	0.9363	0.9372	0.9382	0.9391	0.9401	0.9411	0.9422	0.9433	0.9444	0.9456	0.9468	0.9480	0.9492	0.9505	0.9517	0.9530	0.9543
46	0.9251	0.9258	0.9265	0.9272	0.9279	0.9287	0.9295	0.9303	0.9312	0.9321	0.9331	0.9340	0.9351	0.9361	0.9372	0.9384	0.9395	0.9407	0.9420	0.9432	0.9445	0.9458	0.9472	0.9485	0.9499
47	0.9195	0.9202	0.9209	0.9216	0.9223	0.9231	0.9239	0.9248	0.9257	0.9266	0.9276	0.9286	0.9297	0.9308	0.9319	0.9331	0.9343	0.9355	0.9368	0.9381	0.9394	0.9408	0.9422	0.9436	0.9451
48	0.9136	0.9142	0.9149	0.9156	0.9164	0.9172	0.9180	0.9189	0.9198	0.9208	0.9218	0.9228	0.9239	0.9250	0.9262	0.9274	0.9286	0.9299	0.9312	0.9326	0.9340	0.9354	0.9369	0.9384	0.9399
49	0.9072	0.9079	0.9086	0.9093	0.9101	0.9109	0.9118	0.9127	0.9136	0.9146	0.9156	0.9166	0.9177	0.9189	0.9201	0.9213	0.9226	0.9239	0.9253	0.9267	0.9281	0.9296	0.9312	0.9327	0.9343
50	0.9004	0.9011	0.9018	0.9026	0.9034	0.9042	0.9051	0.9060	0.9069	0.9079	0.9090	0.9100	0.9112	0.9123	0.9136	0.9148	0.9161	0.9175	0.9189	0.9204	0.9219	0.9234	0.9250	0.9266	0.9283
51	0.8943	0.8950	0.8957	0.8965	0.8972	0.8981	0.8990	0.8999	0.9009	0.9019	0.9029	0.9040	0.9052	0.9064	0.9076	0.9089	0.9103	0.9117	0.9131	0.9146	0.9162	0.9178	0.9194	0.9211	0.9228
52	0.8878	0.8885	0.8892	0.8900	0.8908	0.8916	0.8925	0.8935	0.8944	0.8955	0.8966	0.8977	0.8989	0.9001	0.9014	0.9027	0.9041	0.9055	0.9070	0.9085	0.9101	0.9118	0.9135	0.9152	0.9170
53	0.8810	0.8817	0.8824	0.8832	0.8840	0.8848	0.8857	0.8867	0.8877	0.8887	0.8898	0.8910	0.8922	0.8934	0.8947	0.8961	0.8975	0.8990	0.9005	0.9021	0.9037	0.9054	0.9072	0.9090	0.9108
54	0.8738	0.8745	0.8752	0.8760	0.8768	0.8777	0.8786	0.8796	0.8806	0.8816	0.8827	0.8839	0.8851	0.8864	0.8877	0.8891	0.8906	0.8921	0.8936	0.8952	0.8969	0.8987	0.9005	0.9023	0.9042
55	0.8662	0.8669	0.8676	0.8684	0.8693	0.8701	0.8711	0.8720	0.8731	0.8741	0.8753	0.8764	0.8777	0.8790	0.8803	0.8817	0.8832	0.8847	0.8863	0.8880	0.8897	0.8915	0.8934	0.8953	0.8972
56	0.8582	0.8589	0.8597	0.8605	0.8613	0.8622	0.8631	0.8641	0.8651	0.8662	0.8674	0.8686	0.8698	0.8711	0.8725	0.8740	0.8755	0.8770	0.8786	0.8803	0.8821	0.8839	0.8858	0.8878	0.8898
57	0.8499	0.8506	0.8513	0.8521	0.8529	0.8538	0.8548	0.8558	0.8568	0.8579	0.8591	0.8603	0.8615	0.8629	0.8643	0.8657	0.8673	0.8688	0.8705	0.8722	0.8740	0.8759	0.8779	0.8799	0.8819
58	0.8410	0.8417	0.8425	0.8433	0.8441	0.8450	0.8460	0.8470	0.8480	0.8491	0.8503	0.8515	0.8528	0.8542	0.8556	0.8570	0.8586	0.8602	0.8619	0.8637	0.8655	0.8674	0.8694	0.8715	0.8736
59	0.8318	0.8325	0.8332	0.8340	0.8349	0.8358	0.8367	0.8377	0.8388	0.8399	0.8410	0.8423	0.8436	0.8449	0.8464	0.8479	0.8494	0.8511	0.8528	0.8546	0.8565	0.8584	0.8604	0.8625	0.8647
60	0.8220	0.8227	0.8234	0.8242	0.8251	0.8260	0.8269	0.8279	0.8290	0.8301	0.8313	0.8325	0.8339	0.8352	0.8367	0.8382	0.8398	0.8414	0.8432	0.8450	0.8469	0.8489	0.8509	0.8531	0.8553
61	0.8117	0.8124	0.8132	0.8140	0.8148	0.8157	0.8166	0.8176	0.8187	0.8198	0.8210	0.8223	0.8236	0.8250	0.8264	0.8280	0.8296	0.8313	0.8330	0.8349	0.8368	0.8388	0.8409	0.8431	0.8453
62	0.8009	0.8016	0.8023	0.8031	0.8040	0.8049	0.8058	0.8068	0.8079	0.8090	0.8102	0.8115	0.8128	0.8142	0.8157	0.8172	0.8188	0.8205	0.8223	0.8242	0.8261	0.8281	0.8303	0.8325	0.8348
63	0.7896	0.7903	0.7910	0.7918	0.7926	0.7935	0.7945	0.7955	0.7965	0.7976	0.7988	0.8001	0.8014	0.8028	0.8043	0.8059	0.8075	0.8092	0.8110	0.8129	0.8148	0.8169	0.8191	0.8213	0.8236
64	0.7777	0.7783	0.7791	0.7799	0.7807	0.7816	0.7825	0.7835	0.7846	0.7857	0.7869	0.7881	0.7895	0.7909	0.7924	0.7939	0.7956	0.7973	0.7991	0.8010	0.8030	0.8051	0.8072	0.8095	0.8119
65	0.7652	0.7658	0.7666	0.7673	0.7682	0.7690	0.7700	0.7710	0.7720	0.7731	0.7743	0.7756	0.7769	0.7783	0.7798	0.7814	0.7830	0.7847	0.7866	0.7885	0.7905	0.7926	0.7948	0.7970	0.7994
66	0.7520	0.7527	0.7534	0.7542	0.7550	0.7559	0.7568	0.7578	0.7588	0.7599	0.7611	0.7624	0.7637	0.7651	0.7666	0.7682	0.7698	0.7715	0.7734	0.7753	0.7773	0.7794	0.7816	0.7839	0.7863
67	0.7383	0.7390	0.7397	0.7404	0.7412	0.7421	0.7430	0.7440	0.7450	0.7461	0.7473	0.7485	0.7498	0.7512	0.7527	0.7543	0.7559	0.7577	0.7595	0.7614	0.7634	0.7656	0.7678	0.7701	0.7725
68	0.7239	0.7246	0.7252	0.7260	0.7268	0.7276	0.7285	0.7295	0.7305	0.7316	0.7328	0.7340	0.7353	0.7367	0.7382	0.7397	0.7414	0.7431	0.7449	0.7469	0.7489	0.7510	0.7532	0.7555	0.7580
69	0.7088	0.7095	0.7101	0.7109	0.7117	0.7125	0.7134	0.7143	0.7153	0.7164	0.7176	0.7188	0.7201	0.7215	0.7229	0.7245	0.7261	0.7278	0.7296	0.7316	0.7336	0.7357	0.7379	0.7403	0.7427
70	0.6931	0.6937	0.6944	0.6951	0.6958	0.6967	0.6975	0.6985	0.6994	0.7005	0.7016	0.7028	0.7041	0.7055	0.7069	0.7085	0.7101	0.7118	0.7136	0.7155	0.7175	0.7197	0.7219	0.7242	0.7267
71	0.6766	0.6772	0.6779	0.6786	0.6793	0.6801	0.6810	0.6819	0.6828	0.6839	0.6850	0.6862	0.6875	0.6888	0.6902	0.6917	0.6933	0.6950	0.6968	0.6987	0.7007	0.7028	0.7051	0.7074	0.7098
72	0.6594	0.6600	0.6606	0.6613	0.6620	0.6628	0.6637	0.6646	0.6655	0.6665	0.6676	0.6688	0.6700	0.6714	0.6728	0.6743	0.6758	0.6775	0.6793	0.6812	0.6832	0.6853	0.6875	0.6898	0.6922
73	0.6414	0.6420	0.6426	0.6433	0.6440	0.6448	0.6456	0.6465	0.6474	0.6484	0.6495	0.6506	0.6519	0.6531	0.6545	0.6560	0.6576	0.6592	0.6610	0.6628	0.6648	0.6669	0.6690	0.6713	0.6738
74	0.6227	0.6233	0.6239	0.6246	0.6253	0.6260	0.6268	0.6277	0.6286	0.6295	0.6306	0.6317	0.6329	0.6342	0.6355	0.6370	0.6385	0.6401	0.6418	0.6437	0.6456	0.6477	0.6498	0.6521	0.6545
75	0.6033	0.6038	0.6044	0.6050	0.6057	0.6064	0.6072	0.6080	0.6089	0.6099	0.6109	0.6120	0.6131	0.6144	0.6157	0.6171	0.6186	0.6202	0.6219	0.6237	0.6256	0.6276	0.6297	0.6320	0.6343
76	0.5830	0.5835	0.5841	0.5847	0.5854	0.5861	0.5868	0.5876	0.5885	0.5894	0.5904	0.5915	0.5926	0.5938	0.5951	0.5964	0.5979	0.5995	0.6011	0.6029	0.6047	0.6067	0.6088	0.6110	0.6133
77	0.5619	0.5625	0.5630	0.5636	0.5642	0.5649	0.5656	0.5664	0.5672	0.5681	0.5691	0.5701	0.5712	0.5724	0.5736	0.5749	0.5764	0.5779	0.5795	0.5812	0.5830	0.5849	0.5870	0.5891	0.5914
78	0.5400	0.5405	0.5411	0.5416	0.5423	0.5429	0.5436	0.5443	0.5451	0.5460	0.5469	0.5479	0.5490	0.5501	0.5513	0.5526	0.5540	0.5554	0.5570	0.5586	0.5604	0.5623	0.5643	0.5664	0.5686
79	0.5205	0.5210	0.5215	0.5221	0.5226	0.5233	0.5239	0.5247	0.5254	0.5263	0.5271	0.5281	0.5291	0.5302	0.5314	0.5326	0.5340	0.5354	0.5369	0.5385	0.5402	0.5421	0.5440	0.5461	0.5482
80	0.5007	0.5011	0.5016	0.5022	0.5027	0.5033	0.5040	0.5047	0.5054	0.5062	0.5071	0.5080	0.5090	0.5100	0.5111	0.5124	0.5136	0.5150	0.5165	0.5181	0.5197	0.5215	0.5234	0.5254	0.5275

North Carolina
Administratior
Option 6-2 Cor

Age	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
15	0.9970	0.9971	0.9972	0.9973	0.9974	0.9975	0.9975	0.9976	0.9977	0.9978	0.9978	0.9979	0.9980	0.9980	0.9981	0.9982	0.9982	0.9983	0.9983	0.9984	0.9984	0.9985	0.9985	0.9986	0.9986
16	0.9968	0.9969	0.9970	0.9971	0.9972	0.9973	0.9974	0.9974	0.9975	0.9976	0.9977	0.9978	0.9978	0.9979	0.9980	0.9980	0.9981	0.9982	0.9982	0.9983	0.9983	0.9984	0.9984	0.9985	0.9985
17	0.9965	0.9966	0.9967	0.9969	0.9970	0.9971	0.9972	0.9973	0.9974	0.9975	0.9975	0.9976	0.9977	0.9978	0.9979	0.9979	0.9980	0.9981	0.9981	0.9982	0.9982	0.9983	0.9983	0.9984	0.9984
18	0.9962	0.9964	0.9965	0.9966	0.9967	0.9969	0.9970	0.9971	0.9972	0.9973	0.9974	0.9975	0.9976	0.9976	0.9977	0.9978	0.9979	0.9980	0.9980	0.9981	0.9981	0.9982	0.9983	0.9983	0.9984
19	0.9959	0.9961	0.9962	0.9964	0.9965	0.9966	0.9967	0.9969	0.9970	0.9971	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9977	0.9978	0.9979	0.9980	0.9980	0.9981	0.9982	0.9982	0.9983
20	0.9956	0.9958	0.9959	0.9961	0.9962	0.9964	0.9965	0.9966	0.9968	0.9969	0.9970	0.9971	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9979	0.9980	0.9981	0.9982	0.9982
21	0.9953	0.9954	0.9956	0.9958	0.9959	0.9961	0.9962	0.9964	0.9965	0.9966	0.9968	0.9969	0.9970	0.9971	0.9972	0.9974	0.9975	0.9976	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9981
22	0.9949	0.9951	0.9952	0.9954	0.9956	0.9958	0.9959	0.9961	0.9962	0.9964	0.9965	0.9967	0.9968	0.9969	0.9971	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9980
23	0.9944	0.9946	0.9949	0.9950	0.9952	0.9954	0.9956	0.9958	0.9960	0.9961	0.9963	0.9964	0.9966	0.9967	0.9969	0.9970	0.9971	0.9972	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9979
24	0.9940	0.9942	0.9944	0.9946	0.9948	0.9951	0.9952	0.9954	0.9956	0.9958	0.9960	0.9962	0.9963	0.9965	0.9966	0.9968	0.9969	0.9970	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978
25	0.9934	0.9937	0.9939	0.9942	0.9944	0.9946	0.9948	0.9951	0.9953	0.9955	0.9957	0.9958	0.9960	0.9962	0.9964	0.9965	0.9967	0.9968	0.9970	0.9971	0.9972	0.9974	0.9975	0.9976	0.9977
26	0.9928	0.9931	0.9934	0.9936	0.9939	0.9941	0.9944	0.9946	0.9948	0.9951	0.9953	0.9955	0.9957	0.9959	0.9961	0.9962	0.9964	0.9966	0.9967	0.9969	0.9970	0.9972	0.9973	0.9974	0.9976
27	0.9922	0.9925	0.9928	0.9931	0.9933	0.9936	0.9939	0.9941	0.9944	0.9946	0.9948	0.9951	0.9953	0.9955	0.9957	0.9959	0.9961	0.9963	0.9965	0.9966	0.9968	0.9970	0.9971	0.9972	0.9974
28	0.9914	0.9918	0.9921	0.9924	0.9927	0.9930	0.9933	0.9936	0.9938	0.9941	0.9944	0.9946	0.9948	0.9951	0.9953	0.9955	0.9957	0.9959	0.9961	0.9963	0.9965	0.9967	0.9969	0.9970	0.9972
29	0.9906	0.9909	0.9913	0.9916	0.9920	0.9923	0.9926	0.9929	0.9932	0.9935	0.9938	0.9941	0.9943	0.9946	0.9948	0.9951	0.9953	0.9956	0.9958	0.9960	0.9962	0.9964	0.9966	0.9968	0.9969
30	0.9896	0.9900	0.9904	0.9908	0.9912	0.9915	0.9919	0.9922	0.9926	0.9929	0.9932	0.9935	0.9938	0.9941	0.9943	0.9946	0.9949	0.9951	0.9954	0.9956	0.9958	0.9960	0.9962	0.9964	0.9966
31	0.9886	0.9891	0.9895	0.9899	0.9903	0.9907	0.9911	0.9914	0.9918	0.9922	0.9925	0.9928	0.9931	0.9935	0.9938	0.9941	0.9943	0.9946	0.9949	0.9951	0.9954	0.9956	0.9959	0.9961	0.9963
32	0.9875	0.9880	0.9884	0.9889	0.9893	0.9897	0.9902	0.9906	0.9910	0.9914	0.9917	0.9921	0.9924	0.9928	0.9931	0.9934	0.9938	0.9941	0.9944	0.9947	0.9949	0.9952	0.9955	0.9957	0.9959
33	0.9862	0.9867	0.9872	0.9877	0.9882	0.9887	0.9892	0.9896	0.9900	0.9905	0.9909	0.9913	0.9917	0.9920	0.9924	0.9928	0.9931	0.9934	0.9938	0.9941	0.9944	0.9947	0.9950	0.9953	0.9955
34	0.9848	0.9854	0.9859	0.9865	0.9870	0.9875	0.9880	0.9885	0.9890	0.9895	0.9899	0.9904	0.9908	0.9912	0.9916	0.9920	0.9924	0.9927	0.9931	0.9935	0.9938	0.9941	0.9944	0.9948	0.9950
35	0.9833	0.9839	0.9845	0.9851	0.9857	0.9862	0.9868	0.9873	0.9879	0.9884	0.9889	0.9893	0.9898	0.9903	0.9907	0.9911	0.9915	0.9920	0.9924	0.9927	0.9931	0.9935	0.9938	0.9942	0.9945
36	0.9815	0.9822	0.9829	0.9835	0.9842	0.9848	0.9854	0.9860	0.9866	0.9871	0.9877	0.9882	0.9887	0.9892	0.9897	0.9902	0.9906	0.9911	0.9915	0.9919	0.9923	0.9927	0.9931	0.9935	0.9939
37	0.9796	0.9804	0.9811	0.9818	0.9825	0.9832	0.9839	0.9845	0.9851	0.9857	0.9863	0.9869	0.9875	0.9880	0.9886	0.9891	0.9896	0.9901	0.9905	0.9910	0.9915	0.9919	0.9923	0.9928	0.9932
38	0.9775	0.9783	0.9791	0.9799	0.9807	0.9814	0.9821	0.9828	0.9835	0.9842	0.9848	0.9855	0.9861	0.9867	0.9873	0.9879	0.9884	0.9889	0.9895	0.9900	0.9905	0.9910	0.9914	0.9919	0.9923
39	0.9752	0.9761	0.9769	0.9778	0.9786	0.9794	0.9802	0.9810	0.9817	0.9825	0.9832	0.9839	0.9846	0.9852	0.9859	0.9865	0.9871	0.9877	0.9883	0.9888	0.9894	0.9899	0.9904	0.9909	0.9914
40	0.9726	0.9736	0.9745	0.9754	0.9763	0.9772	0.9781	0.9789	0.9797	0.9805	0.9813	0.9821	0.9828	0.9835	0.9843	0.9849	0.9856	0.9862	0.9869	0.9875	0.9881	0.9887	0.9892	0.9898	0.9903
41	0.9698	0.9708	0.9718	0.9728	0.9738	0.9748	0.9757	0.9766	0.9775	0.9784	0.9793	0.9801	0.9809	0.9817	0.9825	0.9832	0.9839	0.9847	0.9853	0.9860	0.9867	0.9873	0.9879	0.9885	0.9891
42	0.9667	0.9678	0.9689	0.9700	0.9710	0.9721	0.9731	0.9741	0.9751	0.9760	0.9770	0.9779	0.9788	0.9796	0.9805	0.9813	0.9821	0.9829	0.9836	0.9844	0.9851	0.9858	0.9865	0.9871	0.9878
43	0.9634	0.9645	0.9657	0.9668	0.9680	0.9691	0.9702	0.9713	0.9723	0.9734	0.9744	0.9754	0.9764	0.9773	0.9782	0.9791	0.9800	0.9809	0.9817	0.9825	0.9833	0.9841	0.9848	0.9855	0.9863
44	0.9597	0.9609	0.9621	0.9634	0.9646	0.9658	0.9670	0.9682	0.9693	0.9705	0.9716	0.9727	0.9737	0.9748	0.9758	0.9768	0.9777	0.9787	0.9796	0.9805	0.9813	0.9822	0.9830	0.9838	0.9845
45	0.9557	0.9570	0.9583	0.9596	0.9609	0.9622	0.9635	0.9648	0.9660	0.9673	0.9685	0.9697	0.9708	0.9719	0.9730	0.9741	0.9752	0.9762	0.9772	0.9782	0.9791	0.9800	0.9809	0.9818	0.9826
46	0.9513	0.9527	0.9541	0.9555	0.9569	0.9583	0.9597	0.9611	0.9624	0.9637	0.9650	0.9663	0.9676	0.9688	0.9700	0.9712	0.9723	0.9735	0.9746	0.9756	0.9766	0.9776	0.9786	0.9796	0.9805
47	0.9466	0.9480	0.9495	0.9510	0.9525	0.9540	0.9555	0.9570	0.9584	0.9599	0.9613	0.9627	0.9640	0.9654	0.9667	0.9680	0.9692	0.9704	0.9716	0.9728	0.9739	0.9750	0.9761	0.9771	0.9781
48	0.9414	0.9430	0.9446	0.9462	0.9477	0.9493	0.9509	0.9525	0.9541	0.9556	0.9571	0.9586	0.9601	0.9616	0.9630	0.9644	0.9658	0.9671	0.9684	0.9697	0.9709	0.9721	0.9733	0.9744	0.9755
49	0.9359	0.9375	0.9392	0.9409	0.9426	0.9442	0.9459	0.9476	0.9493	0.9510	0.9526	0.9542	0.9558	0.9574	0.9589	0.9605	0.9619	0.9634	0.9648	0.9662	0.9676	0.9689	0.9701	0.9714	0.9726
50	0.9299	0.9317	0.9334	0.9352	0.9369	0.9387	0.9405	0.9423	0.9441	0.9459	0.9476	0.9494	0.9511	0.9528	0.9545	0.9561	0.9577	0.9593	0.9609	0.9624	0.9638	0.9653	0.9667	0.9680	0.9693
51	0.9246	0.9264	0.9282	0.9300	0.9319	0.9338	0.9357	0.9376	0.9395	0.9414	0.9433	0.9451	0.9470	0.9488	0.9507	0.9524	0.9542	0.9559	0.9576	0.9592	0.9609	0.9624	0.9639	0.9654	0.9669
52	0.9188	0.9207	0.9226	0.9245	0.9265	0.9285	0.9305	0.9325	0.9345	0.9366	0.9386	0.9406	0.9426	0.9445	0.9465	0.9484	0.9503	0.9522	0.9540	0.9558	0.9576	0.9593	0.9610	0.9626	0.9641
53	0.9127	0.9147	0.9166	0.9187	0.9207	0.9228	0.9249	0.9270	0.9292	0.9313	0.9335	0.9356	0.9377	0.9399	0.9420	0.9441	0.9461	0.9481	0.9501	0.9521	0.9540	0.9559	0.9577	0.9594	0.9612
54	0.9062	0.9082	0.9103	0.9124	0.9145	0.9167	0.9189	0.9212	0.9234	0.9257	0.9280	0.9303	0.9325	0.9348	0.9371	0.9393	0.9415	0.9437	0.9459	0.9480	0.9501	0.9521	0.9541	0.9560	0.9579
55	0.8993	0.9014	0.9035	0.9057	0.9079	0.9102	0.9125	0.9149	0.9173	0.9196	0.9220	0.9245	0.9269	0.9293	0.9317	0.9341	0.9365	0.9389	0.9412	0.9435	0.9458	0.9480	0.9502	0.9523	0.9543
56	0.8919	0.8941	0.8963	0.8986	0.9009	0.9033	0.9057	0.9081	0.9106	0.9131	0.9157	0.9182	0.9208	0.9234	0.9259	0.9285	0.9311	0.9336	0.9362	0.9387	0.9411	0.9435	0.9459	0.9482	0.9504
57	0.8841	0.8863	0.8886	0.8909	0.8934	0.8958	0.8983	0.9009	0.9035	0.9061	0.9088	0.9115	0.9142	0.9169	0.9197	0.9224	0.9252	0.9279	0.9306	0.9333	0.9360	0.9386	0.9411	0.9436	0.9461
58	0.8758	0.8781	0.8804	0.8828	0.8853	0.8879	0.8905	0.8931	0.8959	0.8986	0.9014	0.9042	0.9071	0.9100	0.9129	0.9158	0.9187	0.9217	0.9246	0.9275	0.9303	0.9332	0.9359	0.9387	0.9413
59	0.8670	0.8693	0.8717	0.8742	0.8768	0.8794	0.8821	0.8849	0.8877	0.8905	0.8935	0.8964	0.8994	0.9025	0.9055	0.9086	0.9118	0.9149	0.9180	0.9211	0.9242	0.9272	0.9302	0.9332	0.9361
60	0.8576	0.8600	0.8625	0.8650	0.8677	0.8704	0.8731	0.8760	0.8789	0.8819	0.8849	0.8880	0.8912	0.8944	0.8976	0.9009	0.9042	0.9075	0.9108	0.9141	0.9174	0.9207	0.9239	0.9271	0.9303
61	0.8477	0.8501	0.8526	0.8553	0.8580	0.8607	0.8636	0.8665	0.8696	0.8726	0.8758	0.8790	0.8823	0.8856	0.8890	0.8924	0.8959	0.8994	0.9030	0.9065	0.9100	0.9135	0.9170	0.9205	0.9239
62	0.8372	0.8397	0.8422	0.8449	0.8477	0.8505	0.8534	0.8565	0.8596	0.8627	0.8660	0.8693	0.8727	0.8762	0.8798	0.8834	0.8870	0.8907	0.8945	0.8982	0.9020	0.9057	0.9095	0.9132	0.9169
63	0.8261	0.8286	0.8312	0.8339	0.8367	0.8397	0.8427	0.8458	0.8489	0.8522	0.8556	0.8590	0.8625	0.8661	0.8698	0.8736	0.8774	0.8813	0.8852	0.8892	0.8932	0.8972	0.9012	0.9052	0.9092
64	0.8143	0.8169	0.8195	0.8223	0.8252	0.8281	0.8312	0.8344	0.8376	0.8410	0.8444	0.8480	0.8516	0.8553	0.8592	0.8631	0.8671	0.8712	0.8753	0.8795	0.8837	0.8880	0.8922	0.8965	0.9007
65	0.8019	0.8045	0.8072	0.8100	0.8129	0.8159	0.8191	0.8223	0.8256	0.8290	0.8326	0.8362	0.8399	0.8438	0.8477	0.8518	0.8560	0.8602	0.8645	0.8689	0.8734	0.8779	0.8824	0.8869	0.8915
66	0.7888	0.7915	0.7942	0.7970	0.8000	0.8030	0.8062	0.8095	0.8129	0.8164	0.8200	0.8237	0.8275	0.8315	0.8355	0.8397	0.8440	0.8485	0.8530	0.8575	0.8622	0.8669	0.8717	0.8765	0.8813
67	0.7751	0.7777	0.7805	0.7833	0.7863	0.7894	0.7926	0.7959	0.7994	0.8029	0.8066	0.8103	0.8143	0.8183	0.8225	0.8268	0.8313	0.8358	0.8405	0.8453	0.8502	0.8551	0.8601	0.8652	0.8703
68	0.7605	0.7632	0.7660	0.7689	0.7719	0.7750	0.7782	0.7816	0.7851	0.7887	0.7924	0.7962	0.8002	0.8043	0.8086	0.8130	0.8176	0.8223	0.8271	0.8321	0.8372	0.8423	0.8476	0.8529	0.8583
69	0.7453	0.7479	0.7507	0.7536	0.7566	0.7598	0.7631	0.7664	0.7700	0.7736	0.7773	0.7812	0.7853	0.7895	0.7938	0.7984	0.8030	0.8079	0.8128	0.8180	0.8232	0.8286	0.8340	0.8396	0.8453
70	0.7292	0.7319	0.7347	0.7376	0.7406	0.7438	0.7471	0.7505	0.7540	0.7577	0.7615	0.7654	0.7695	0.7737	0.7782	0.7828	0.7875	0.7925	0.7976	0.8028	0.8082	0.8138	0.8195	0.8253	0.8312
71	0.7124	0.7151	0.7179	0.7208	0.7238	0.7270	0.7303	0.7337	0.7372	0.7409	0.7447	0.7487	0.7528	0.7571	0.7616	0.7662	0.7711	0.7761	0.7813	0.7867	0.7922	0.7979	0.8038	0.8098	0.8160
72	0.6947	0.6974	0.7002	0.7031	0.7061	0.7093	0.7126	0.7160	0.7196	0.7233	0.7271	0.7310	0.7352	0.7395	0.7440	0.7487	0.7536	0.7587	0.7640	0.7695	0.7751	0.7810	0.7870	0.7932	0.7996
73	0.6763	0.6789	0.6817	0.6846	0.6876	0.6908	0.6941	0.6975	0.7010	0.7047	0.7085	0.7125	0.7166	0.7210	0.7255	0.7302	0.7352	0.7403	0.7456	0.7512	0.7570	0.7629	0.7691	0.7755	0.7820
74	0.6570	0.6596	0.6624	0.6652	0.6682	0.6714	0.6746	0.6780	0.6816	0.6852	0.6890	0.6930	0.6971	0.7014	0.7060	0.7107	0.7157	0.7208	0.7262	0.7318	0.7377	0.7437	0.7500	0.7565	0.7632
75	0.6368	0.6394	0.6421	0.6450	0.6480	0.6511	0.6543	0.6577	0.6612	0.6648	0.6686	0.6725	0.6766	0.6809	0.6854	0.6901	0.6951	0.7003	0.7057	0.7113	0.7172	0.7233	0.7297	0.7363	0.7431
76	0.6158	0.6183	0.6210	0.6238	0.6268	0.6298	0.6330	0.6364	0.6398	0.6434	0.6471	0.6510	0.6551	0.6593	0.6638	0.6685	0.6735	0.6786	0.6840	0.6897	0.6956	0.7017	0.7081	0.7148	0.7217
77	0.5938	0.5963	0.5990	0.6017	0.6046	0.6077	0.6108	0.6141	0.6175	0.6210	0.6247	0.6285	0.6325	0.6367	0.6412	0.6458	0.6507	0.6558	0.6612	0.6668	0.6727	0.6789	0.6853	0.6920	0.6989
78	0.5709	0.5734	0.5760	0.5787	0.5815	0.5845	0.5876	0.5908	0.5942	0.5976	0.6012	0.6050	0.6089	0.6131	0.6174	0.6220	0.6268	0.6319	0.6372	0.6428	0.6486	0.6547	0.6611	0.6678	0.6748
79	0.5505	0.5530	0.5555	0.5582	0.5609	0.5639	0.5669	0.5701	0.5734	0.5768	0.5803	0.5840	0.5879	0.5919	0.5962	0.6007	0.6055	0.6105	0.6158	0.6213	0.6271	0.6332	0.6396	0.6462	0.6532
80	0.5298	0.5321	0.5346	0.5372	0.5400	0.5428	0.5458	0.5489	0.5521	0.5555	0.5589	0.5626	0.5664	0.5704	0.5746	0.5790	0.5837	0.5886	0.5938	0.5993	0.6050	0.6110	0.6174	0.6240	0.6310

North Carolina
Administratior
Option 6-2 Cor

Age	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
15	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9989	0.9990	0.9990	0.9991	0.9991	0.9991	0.9992	0.9992	0.9993
16	0.9986	0.9986	0.9987	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991	0.9991	0.9991	0.9992	0.9992
17	0.9985	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9990	0.9991	0.9991	0.9992
18	0.9984	0.9985	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991	0.9991	0.9991
19	0.9984	0.9984	0.9985	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9990	0.9991
20	0.9983	0.9983	0.9984	0.9985	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991
21	0.9982	0.9983	0.9983	0.9984	0.9984	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990
22	0.9981	0.9982	0.9983	0.9983	0.9984	0.9984	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990
23	0.9980	0.9981	0.9982	0.9983	0.9983	0.9984	0.9985	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9989	0.9989	0.9990
24	0.9979	0.9980	0.9981	0.9982	0.9983	0.9983	0.9984	0.9985	0.9985	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989
25	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9983	0.9984	0.9985	0.9985	0.9986	0.9987	0.9987	0.9988	0.9989	0.9989
26	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9983	0.9984	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9989
27	0.9975	0.9976	0.9978	0.9979	0.9980	0.9981	0.9982	0.9982	0.9983	0.9984	0.9985	0.9986	0.9986	0.9987	0.9988	0.9988
28	0.9973	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9986	0.9986	0.9987	0.9988
29	0.9971	0.9972	0.9974	0.9975	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9985	0.9986	0.9987
30	0.9968	0.9970	0.9972	0.9973	0.9975	0.9976	0.9977	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9985	0.9986
31	0.9965	0.9967	0.9969	0.9971	0.9972	0.9974	0.9975	0.9977	0.9978	0.9979	0.9981	0.9982	0.9983	0.9984	0.9985	0.9985
32	0.9962	0.9964	0.9966	0.9968	0.9970	0.9972	0.9973	0.9975	0.9976	0.9978	0.9979	0.9980	0.9981	0.9983	0.9984	0.9985
33	0.9958	0.9960	0.9963	0.9965	0.9967	0.9969	0.9971	0.9973	0.9974	0.9976	0.9977	0.9979	0.9980	0.9981	0.9982	0.9983
34	0.9953	0.9956	0.9959	0.9961	0.9964	0.9966	0.9968	0.9970	0.9972	0.9974	0.9975	0.9977	0.9978	0.9980	0.9981	0.9982
35	0.9948	0.9951	0.9954	0.9957	0.9960	0.9962	0.9965	0.9967	0.9969	0.9971	0.9973	0.9975	0.9977	0.9978	0.9980	0.9981
36	0.9942	0.9946	0.9949	0.9952	0.9955	0.9958	0.9961	0.9963	0.9966	0.9968	0.9970	0.9972	0.9974	0.9976	0.9978	0.9979
37	0.9935	0.9939	0.9943	0.9946	0.9950	0.9953	0.9956	0.9959	0.9962	0.9964	0.9967	0.9969	0.9972	0.9974	0.9976	0.9977
38	0.9928	0.9932	0.9936	0.9940	0.9944	0.9947	0.9951	0.9954	0.9957	0.9960	0.9963	0.9966	0.9968	0.9971	0.9973	0.9975
39	0.9919	0.9923	0.9928	0.9932	0.9936	0.9940	0.9944	0.9948	0.9952	0.9955	0.9958	0.9961	0.9964	0.9967	0.9969	0.9972
40	0.9909	0.9914	0.9919	0.9923	0.9928	0.9933	0.9937	0.9941	0.9945	0.9949	0.9952	0.9956	0.9959	0.9962	0.9965	0.9968
41	0.9897	0.9903	0.9908	0.9913	0.9919	0.9924	0.9928	0.9933	0.9937	0.9942	0.9946	0.9950	0.9953	0.9957	0.9960	0.9963
42	0.9884	0.9890	0.9896	0.9902	0.9908	0.9913	0.9918	0.9924	0.9929	0.9933	0.9938	0.9942	0.9946	0.9950	0.9954	0.9958
43	0.9869	0.9876	0.9883	0.9889	0.9895	0.9901	0.9907	0.9913	0.9918	0.9924	0.9929	0.9934	0.9938	0.9943	0.9947	0.9951
44	0.9853	0.9860	0.9868	0.9875	0.9881	0.9888	0.9894	0.9901	0.9907	0.9912	0.9918	0.9924	0.9929	0.9934	0.9939	0.9943
45	0.9835	0.9843	0.9850	0.9858	0.9866	0.9873	0.9880	0.9887	0.9893	0.9900	0.9906	0.9912	0.9918	0.9923	0.9929	0.9934
46	0.9814	0.9823	0.9831	0.9840	0.9848	0.9856	0.9863	0.9871	0.9878	0.9885	0.9892	0.9899	0.9905	0.9911	0.9917	0.9923
47	0.9791	0.9801	0.9810	0.9819	0.9828	0.9837	0.9845	0.9853	0.9861	0.9869	0.9876	0.9884	0.9891	0.9897	0.9904	0.9910
48	0.9766	0.9776	0.9786	0.9796	0.9806	0.9815	0.9824	0.9833	0.9842	0.9850	0.9858	0.9866	0.9874	0.9881	0.9889	0.9896
49	0.9738	0.9749	0.9760	0.9771	0.9781	0.9791	0.9801	0.9811	0.9820	0.9829	0.9838	0.9847	0.9855	0.9863	0.9871	0.9879
50	0.9706	0.9719	0.9731	0.9742	0.9754	0.9765	0.9776	0.9786	0.9796	0.9806	0.9815	0.9825	0.9834	0.9842	0.9851	0.9859
51	0.9683	0.9696	0.9709	0.9722	0.9734	0.9746	0.9758	0.9769	0.9780	0.9791	0.9801	0.9811	0.9821	0.9830	0.9839	0.9848
52	0.9657	0.9671	0.9686	0.9700	0.9713	0.9726	0.9739	0.9751	0.9763	0.9775	0.9786	0.9797	0.9807	0.9817	0.9827	0.9837
53	0.9628	0.9645	0.9660	0.9675	0.9690	0.9704	0.9718	0.9731	0.9744	0.9757	0.9769	0.9781	0.9792	0.9803	0.9814	0.9824
54	0.9597	0.9615	0.9632	0.9649	0.9665	0.9680	0.9696	0.9710	0.9724	0.9738	0.9751	0.9764	0.9776	0.9788	0.9799	0.9810
55	0.9563	0.9583	0.9602	0.9620	0.9637	0.9654	0.9671	0.9687	0.9702	0.9717	0.9731	0.9745	0.9758	0.9771	0.9784	0.9796
56	0.9526	0.9547	0.9568	0.9588	0.9607	0.9626	0.9644	0.9661	0.9678	0.9694	0.9710	0.9725	0.9739	0.9753	0.9767	0.9780
57	0.9485	0.9508	0.9531	0.9553	0.9574	0.9594	0.9614	0.9633	0.9652	0.9669	0.9686	0.9703	0.9719	0.9734	0.9749	0.9763
58	0.9440	0.9465	0.9490	0.9514	0.9537	0.9559	0.9581	0.9602	0.9622	0.9642	0.9660	0.9678	0.9696	0.9712	0.9728	0.9744
59	0.9389	0.9417	0.9444	0.9471	0.9496	0.9521	0.9545	0.9568	0.9590	0.9611	0.9632	0.9651	0.9670	0.9689	0.9706	0.9723
60	0.9334	0.9364	0.9394	0.9423	0.9451	0.9478	0.9504	0.9529	0.9554	0.9577	0.9600	0.9621	0.9642	0.9662	0.9681	0.9700
61	0.9273	0.9306	0.9338	0.9369	0.9400	0.9430	0.9459	0.9486	0.9513	0.9539	0.9564	0.9588	0.9611	0.9633	0.9654	0.9674
62	0.9205	0.9241	0.9276	0.9310	0.9344	0.9377	0.9408	0.9439	0.9468	0.9497	0.9524	0.9551	0.9576	0.9600	0.9623	0.9645
63	0.9131	0.9170	0.9208	0.9245	0.9282	0.9317	0.9352	0.9386	0.9418	0.9450	0.9480	0.9509	0.9537	0.9564	0.9589	0.9613
64	0.9049	0.9091	0.9132	0.9173	0.9213	0.9252	0.9290	0.9327	0.9362	0.9397	0.9430	0.9462	0.9493	0.9523	0.9551	0.9578
65	0.8960	0.9005	0.9049	0.9093	0.9136	0.9179	0.9220	0.9261	0.9300	0.9338	0.9374	0.9410	0.9444	0.9477	0.9508	0.9538
66	0.8862	0.8910	0.8958	0.9005	0.9052	0.9098	0.9143	0.9187	0.9230	0.9271	0.9312	0.9351	0.9389	0.9425	0.9459	0.9492
67	0.8754	0.8806	0.8857	0.8908	0.8958	0.9008	0.9057	0.9105	0.9152	0.9197	0.9242	0.9285	0.9326	0.9366	0.9404	0.9441
68	0.8637	0.8692	0.8746	0.8801	0.8855	0.8908	0.8961	0.9013	0.9064	0.9114	0.9163	0.9210	0.9256	0.9300	0.9342	0.9383
69	0.8510	0.8567	0.8625	0.8683	0.8741	0.8799	0.8856	0.8912	0.8967	0.9022	0.9075	0.9126	0.9177	0.9225	0.9272	0.9317
70	0.8372	0.8432	0.8493	0.8555	0.8616	0.8678	0.8739	0.8800	0.8859	0.8918	0.8976	0.9032	0.9087	0.9141	0.9192	0.9242
71	0.8222	0.8286	0.8350	0.8415	0.8480	0.8545	0.8610	0.8675	0.8740	0.8803	0.8866	0.8927	0.8987	0.9046	0.9102	0.9157
72	0.8061	0.8127	0.8194	0.8262	0.8331	0.8400	0.8469	0.8539	0.8607	0.8676	0.8743	0.8810	0.8875	0.8939	0.9001	0.9061
73	0.7887	0.7956	0.8026	0.8097	0.8169	0.8241	0.8315	0.8388	0.8461	0.8534	0.8607	0.8678	0.8749	0.8818	0.8886	0.8952
74	0.7701	0.7772	0.7844	0.7918	0.7993	0.8069	0.8146	0.8223	0.8301	0.8378	0.8456	0.8533	0.8608	0.8683	0.8757	0.8828
75	0.7502	0.7574	0.7648	0.7725	0.7802	0.7882	0.7962	0.8043	0.8125	0.8207	0.8289	0.8371	0.8452	0.8532	0.8611	0.8689
76	0.7289	0.7362	0.7439	0.7517	0.7597	0.7679	0.7762	0.7847	0.7932	0.8018	0.8105	0.8191	0.8278	0.8363	0.8448	0.8532
77	0.7062	0.7136	0.7214	0.7294	0.7376	0.7460	0.7546	0.7633	0.7722	0.7812	0.7902	0.7993	0.8085	0.8175	0.8266	0.8355
78	0.6820	0.6896	0.6974	0.7055	0.7138	0.7224	0.7312	0.7402	0.7493	0.7586	0.7681	0.7776	0.7871	0.7967	0.8062	0.8156
79	0.6605	0.6681	0.6760	0.6842	0.6926	0.7014	0.7104	0.7196	0.7291	0.7387	0.7485	0.7584	0.7684	0.7784	0.7885	0.7985
80	0.6383	0.6459	0.6538	0.6621	0.6706	0.6795	0.6887	0.6981	0.7078	0.7177	0.7278	0.7380	0.7484	0.7589	0.7695	0.7800

North Carolina Retirement Systems
Administration Factors based on Experience Study at December 31, 2014
Option 6-3 Conversion Factors

	Spouse Age																								
Age	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**	**32**	**33**	**34**	**35**	**36**	**37**	**38**	**39**
15	0.9967	0.9968	0.9969	0.9970	0.9971	0.9972	0.9973	0.9973	0.9974	0.9975	0.9976	0.9976	0.9977	0.9978	0.9978	0.9979	0.9980	0.9980	0.9981	0.9982	0.9982	0.9983	0.9983	0.9984	0.9984
16	0.9965	0.9966	0.9967	0.9967	0.9968	0.9969	0.9970	0.9971	0.9972	0.9973	0.9974	0.9974	0.9975	0.9976	0.9977	0.9977	0.9978	0.9979	0.9979	0.9980	0.9981	0.9981	0.9982	0.9983	0.9983
17	0.9962	0.9963	0.9964	0.9965	0.9966	0.9967	0.9968	0.9969	0.9970	0.9970	0.9971	0.9972	0.9973	0.9974	0.9975	0.9976	0.9976	0.9977	0.9978	0.9979	0.9979	0.9980	0.9981	0.9981	0.9982
18	0.9958	0.9959	0.9961	0.9962	0.9963	0.9964	0.9965	0.9966	0.9967	0.9968	0.9969	0.9970	0.9971	0.9972	0.9973	0.9974	0.9974	0.9975	0.9976	0.9977	0.9978	0.9978	0.9979	0.9980	0.9980
19	0.9955	0.9956	0.9957	0.9958	0.9960	0.9961	0.9962	0.9963	0.9964	0.9965	0.9966	0.9967	0.9968	0.9969	0.9970	0.9971	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9977	0.9978	0.9979
20	0.9951	0.9952	0.9954	0.9955	0.9956	0.9957	0.9958	0.9960	0.9961	0.9962	0.9963	0.9964	0.9966	0.9967	0.9968	0.9969	0.9970	0.9971	0.9972	0.9973	0.9974	0.9975	0.9976	0.9976	0.9977
21	0.9947	0.9948	0.9950	0.9951	0.9952	0.9954	0.9955	0.9956	0.9958	0.9959	0.9960	0.9961	0.9963	0.9964	0.9965	0.9966	0.9967	0.9968	0.9969	0.9970	0.9972	0.9973	0.9973	0.9974	0.9975
22	0.9942	0.9944	0.9945	0.9947	0.9948	0.9950	0.9951	0.9952	0.9954	0.9955	0.9957	0.9958	0.9959	0.9961	0.9962	0.9963	0.9964	0.9966	0.9967	0.9968	0.9969	0.9970	0.9971	0.9972	0.9973
23	0.9937	0.9939	0.9941	0.9942	0.9944	0.9945	0.9947	0.9948	0.9950	0.9951	0.9953	0.9954	0.9956	0.9957	0.9959	0.9960	0.9961	0.9963	0.9964	0.9965	0.9966	0.9968	0.9969	0.9970	0.9971
24	0.9932	0.9934	0.9935	0.9937	0.9939	0.9940	0.9942	0.9944	0.9945	0.9947	0.9949	0.9950	0.9952	0.9953	0.9955	0.9956	0.9958	0.9959	0.9961	0.9962	0.9964	0.9965	0.9966	0.9967	0.9969
25	0.9927	0.9928	0.9930	0.9932	0.9933	0.9935	0.9937	0.9939	0.9940	0.9942	0.9944	0.9946	0.9947	0.9949	0.9951	0.9952	0.9954	0.9956	0.9957	0.9959	0.9960	0.9962	0.9963	0.9964	0.9966
26	0.9920	0.9922	0.9924	0.9926	0.9928	0.9929	0.9931	0.9933	0.9935	0.9937	0.9939	0.9941	0.9943	0.9944	0.9946	0.9948	0.9950	0.9952	0.9953	0.9955	0.9957	0.9958	0.9960	0.9961	0.9963
27	0.9913	0.9915	0.9917	0.9919	0.9921	0.9923	0.9925	0.9927	0.9929	0.9931	0.9933	0.9935	0.9937	0.9939	0.9941	0.9943	0.9945	0.9947	0.9949	0.9951	0.9952	0.9954	0.9956	0.9958	0.9959
28	0.9906	0.9908	0.9910	0.9912	0.9914	0.9916	0.9918	0.9920	0.9923	0.9925	0.9927	0.9929	0.9931	0.9933	0.9936	0.9938	0.9940	0.9942	0.9944	0.9946	0.9948	0.9950	0.9952	0.9953	0.9955
29	0.9898	0.9900	0.9902	0.9904	0.9906	0.9909	0.9911	0.9913	0.9915	0.9918	0.9920	0.9922	0.9925	0.9927	0.9929	0.9932	0.9934	0.9936	0.9938	0.9941	0.9943	0.9945	0.9947	0.9949	0.9951
30	0.9889	0.9891	0.9894	0.9896	0.9898	0.9900	0.9903	0.9905	0.9908	0.9910	0.9913	0.9915	0.9918	0.9920	0.9923	0.9925	0.9928	0.9930	0.9932	0.9935	0.9937	0.9939	0.9942	0.9944	0.9946
31	0.9880	0.9882	0.9884	0.9887	0.9889	0.9892	0.9894	0.9897	0.9899	0.9902	0.9905	0.9907	0.9910	0.9913	0.9915	0.9918	0.9921	0.9923	0.9926	0.9928	0.9931	0.9933	0.9936	0.9938	0.9940
32	0.9870	0.9872	0.9875	0.9877	0.9879	0.9882	0.9885	0.9887	0.9890	0.9893	0.9896	0.9898	0.9901	0.9904	0.9907	0.9910	0.9913	0.9916	0.9918	0.9921	0.9924	0.9927	0.9929	0.9932	0.9934
33	0.9859	0.9861	0.9864	0.9866	0.9869	0.9872	0.9874	0.9877	0.9880	0.9883	0.9886	0.9889	0.9892	0.9895	0.9898	0.9901	0.9904	0.9907	0.9910	0.9913	0.9916	0.9919	0.9922	0.9925	0.9928
34	0.9847	0.9850	0.9852	0.9855	0.9858	0.9860	0.9863	0.9866	0.9869	0.9872	0.9875	0.9879	0.9882	0.9885	0.9888	0.9892	0.9895	0.9898	0.9902	0.9905	0.9908	0.9911	0.9914	0.9917	0.9920
35	0.9835	0.9837	0.9840	0.9843	0.9845	0.9848	0.9851	0.9854	0.9858	0.9861	0.9864	0.9867	0.9871	0.9874	0.9878	0.9881	0.9885	0.9888	0.9892	0.9895	0.9899	0.9902	0.9906	0.9909	0.9912
36	0.9821	0.9824	0.9826	0.9829	0.9832	0.9835	0.9838	0.9842	0.9845	0.9848	0.9852	0.9855	0.9859	0.9862	0.9866	0.9870	0.9874	0.9877	0.9881	0.9885	0.9889	0.9892	0.9896	0.9900	0.9903
37	0.9806	0.9809	0.9812	0.9815	0.9818	0.9821	0.9824	0.9828	0.9831	0.9835	0.9838	0.9842	0.9846	0.9849	0.9853	0.9857	0.9861	0.9865	0.9869	0.9873	0.9877	0.9881	0.9885	0.9889	0.9893
38	0.9790	0.9793	0.9796	0.9799	0.9802	0.9806	0.9809	0.9812	0.9816	0.9820	0.9824	0.9827	0.9831	0.9835	0.9840	0.9844	0.9848	0.9852	0.9856	0.9861	0.9865	0.9869	0.9874	0.9878	0.9882
39	0.9773	0.9776	0.9779	0.9782	0.9786	0.9789	0.9792	0.9796	0.9800	0.9804	0.9808	0.9812	0.9816	0.9820	0.9824	0.9829	0.9833	0.9838	0.9842	0.9847	0.9852	0.9856	0.9861	0.9865	0.9870
40	0.9755	0.9758	0.9761	0.9764	0.9767	0.9771	0.9775	0.9778	0.9782	0.9786	0.9790	0.9795	0.9799	0.9803	0.9808	0.9813	0.9817	0.9822	0.9827	0.9832	0.9837	0.9842	0.9847	0.9852	0.9856
41	0.9735	0.9738	0.9741	0.9745	0.9748	0.9752	0.9755	0.9759	0.9763	0.9767	0.9772	0.9776	0.9781	0.9785	0.9790	0.9795	0.9800	0.9805	0.9810	0.9815	0.9821	0.9826	0.9831	0.9836	0.9842
42	0.9714	0.9717	0.9720	0.9723	0.9727	0.9731	0.9735	0.9739	0.9743	0.9747	0.9752	0.9756	0.9761	0.9766	0.9771	0.9776	0.9781	0.9786	0.9792	0.9797	0.9803	0.9808	0.9814	0.9820	0.9825
43	0.9691	0.9694	0.9697	0.9701	0.9704	0.9708	0.9712	0.9716	0.9721	0.9725	0.9730	0.9734	0.9739	0.9744	0.9750	0.9755	0.9760	0.9766	0.9772	0.9778	0.9783	0.9789	0.9795	0.9801	0.9807
44	0.9666	0.9669	0.9673	0.9676	0.9680	0.9684	0.9688	0.9692	0.9697	0.9701	0.9706	0.9711	0.9716	0.9722	0.9727	0.9733	0.9738	0.9744	0.9750	0.9756	0.9762	0.9769	0.9775	0.9781	0.9788
45	0.9639	0.9643	0.9646	0.9650	0.9654	0.9658	0.9662	0.9667	0.9671	0.9676	0.9681	0.9686	0.9691	0.9697	0.9702	0.9708	0.9714	0.9720	0.9727	0.9733	0.9739	0.9746	0.9753	0.9760	0.9766
46	0.9611	0.9615	0.9618	0.9622	0.9626	0.9630	0.9635	0.9639	0.9644	0.9649	0.9654	0.9659	0.9664	0.9670	0.9676	0.9682	0.9688	0.9695	0.9701	0.9708	0.9715	0.9722	0.9729	0.9736	0.9743
47	0.9581	0.9584	0.9588	0.9592	0.9596	0.9600	0.9605	0.9609	0.9614	0.9619	0.9624	0.9630	0.9636	0.9641	0.9647	0.9654	0.9660	0.9667	0.9674	0.9681	0.9688	0.9695	0.9703	0.9710	0.9718
48	0.9548	0.9552	0.9556	0.9560	0.9564	0.9568	0.9573	0.9577	0.9582	0.9588	0.9593	0.9599	0.9604	0.9611	0.9617	0.9623	0.9630	0.9637	0.9644	0.9651	0.9659	0.9666	0.9674	0.9682	0.9690
49	0.9513	0.9517	0.9521	0.9525	0.9529	0.9534	0.9538	0.9543	0.9548	0.9554	0.9559	0.9565	0.9571	0.9577	0.9584	0.9590	0.9597	0.9605	0.9612	0.9620	0.9627	0.9635	0.9643	0.9652	0.9660
50	0.9476	0.9480	0.9484	0.9488	0.9492	0.9497	0.9502	0.9507	0.9512	0.9517	0.9523	0.9529	0.9535	0.9542	0.9548	0.9555	0.9562	0.9570	0.9577	0.9585	0.9593	0.9602	0.9610	0.9619	0.9628
51	0.9442	0.9446	0.9450	0.9454	0.9458	0.9463	0.9468	0.9473	0.9478	0.9484	0.9490	0.9496	0.9502	0.9509	0.9516	0.9523	0.9530	0.9538	0.9546	0.9554	0.9563	0.9571	0.9580	0.9589	0.9599
52	0.9406	0.9409	0.9414	0.9418	0.9422	0.9427	0.9432	0.9437	0.9443	0.9449	0.9455	0.9461	0.9467	0.9474	0.9481	0.9489	0.9496	0.9504	0.9512	0.9521	0.9530	0.9539	0.9548	0.9557	0.9567
53	0.9367	0.9371	0.9375	0.9380	0.9384	0.9389	0.9394	0.9399	0.9405	0.9411	0.9417	0.9423	0.9430	0.9437	0.9444	0.9452	0.9460	0.9468	0.9476	0.9485	0.9494	0.9504	0.9513	0.9523	0.9533
54	0.9326	0.9330	0.9334	0.9339	0.9344	0.9349	0.9354	0.9359	0.9365	0.9371	0.9377	0.9384	0.9391	0.9398	0.9405	0.9413	0.9421	0.9429	0.9438	0.9447	0.9457	0.9466	0.9476	0.9487	0.9497
55	0.9283	0.9287	0.9291	0.9296	0.9301	0.9306	0.9311	0.9316	0.9322	0.9328	0.9335	0.9341	0.9349	0.9356	0.9364	0.9372	0.9380	0.9388	0.9397	0.9407	0.9416	0.9426	0.9437	0.9447	0.9458
56	0.9237	0.9241	0.9245	0.9250	0.9255	0.9260	0.9265	0.9271	0.9277	0.9283	0.9290	0.9297	0.9304	0.9311	0.9319	0.9327	0.9336	0.9345	0.9354	0.9364	0.9374	0.9384	0.9395	0.9406	0.9417
57	0.9188	0.9192	0.9197	0.9201	0.9206	0.9212	0.9217	0.9223	0.9229	0.9235	0.9242	0.9249	0.9256	0.9264	0.9272	0.9280	0.9289	0.9298	0.9308	0.9318	0.9328	0.9339	0.9350	0.9361	0.9373
58	0.9137	0.9141	0.9145	0.9150	0.9155	0.9160	0.9166	0.9171	0.9178	0.9184	0.9191	0.9198	0.9206	0.9213	0.9222	0.9230	0.9239	0.9249	0.9258	0.9268	0.9279	0.9290	0.9301	0.9313	0.9325
59	0.9082	0.9086	0.9090	0.9095	0.9100	0.9105	0.9111	0.9117	0.9123	0.9130	0.9137	0.9144	0.9152	0.9160	0.9168	0.9177	0.9186	0.9196	0.9206	0.9216	0.9227	0.9238	0.9250	0.9262	0.9274
60	0.9023	0.9027	0.9032	0.9037	0.9042	0.9047	0.9053	0.9059	0.9065	0.9072	0.9079	0.9086	0.9094	0.9102	0.9111	0.9120	0.9129	0.9139	0.9149	0.9160	0.9171	0.9183	0.9195	0.9207	0.9220
61	0.8961	0.8965	0.8970	0.8974	0.8979	0.8985	0.8991	0.8997	0.9003	0.9010	0.9017	0.9025	0.9033	0.9041	0.9050	0.9059	0.9068	0.9079	0.9089	0.9100	0.9111	0.9123	0.9136	0.9148	0.9162
62	0.8894	0.8899	0.8903	0.8908	0.8913	0.8919	0.8925	0.8931	0.8937	0.8944	0.8952	0.8959	0.8967	0.8976	0.8985	0.8994	0.9004	0.9014	0.9025	0.9036	0.9048	0.9060	0.9073	0.9086	0.9099
63	0.8824	0.8828	0.8833	0.8838	0.8843	0.8849	0.8855	0.8861	0.8867	0.8874	0.8882	0.8889	0.8898	0.8906	0.8915	0.8925	0.8935	0.8945	0.8956	0.8968	0.8980	0.8992	0.9005	0.9019	0.9033
64	0.8749	0.8754	0.8758	0.8763	0.8768	0.8774	0.8780	0.8786	0.8793	0.8800	0.8807	0.8815	0.8824	0.8832	0.8842	0.8851	0.8861	0.8872	0.8883	0.8895	0.8907	0.8920	0.8933	0.8947	0.8962
65	0.8670	0.8674	0.8679	0.8684	0.8689	0.8694	0.8700	0.8707	0.8713	0.8721	0.8728	0.8736	0.8745	0.8753	0.8763	0.8773	0.8783	0.8794	0.8805	0.8817	0.8830	0.8843	0.8856	0.8871	0.8885
66	0.8585	0.8589	0.8594	0.8599	0.8604	0.8610	0.8616	0.8622	0.8629	0.8636	0.8644	0.8652	0.8660	0.8669	0.8679	0.8689	0.8699	0.8710	0.8722	0.8734	0.8747	0.8760	0.8774	0.8789	0.8804
67	0.8495	0.8499	0.8504	0.8509	0.8514	0.8520	0.8526	0.8532	0.8539	0.8546	0.8554	0.8562	0.8570	0.8580	0.8589	0.8599	0.8610	0.8621	0.8633	0.8646	0.8659	0.8672	0.8686	0.8701	0.8717
68	0.8398	0.8403	0.8407	0.8412	0.8418	0.8423	0.8429	0.8436	0.8443	0.8450	0.8458	0.8466	0.8475	0.8484	0.8494	0.8504	0.8515	0.8526	0.8538	0.8551	0.8564	0.8578	0.8592	0.8608	0.8623
69	0.8296	0.8300	0.8305	0.8310	0.8315	0.8321	0.8327	0.8334	0.8340	0.8348	0.8356	0.8364	0.8373	0.8382	0.8392	0.8402	0.8413	0.8425	0.8437	0.8450	0.8463	0.8477	0.8492	0.8507	0.8524
70	0.8187	0.8191	0.8196	0.8201	0.8206	0.8212	0.8218	0.8225	0.8231	0.8239	0.8247	0.8255	0.8264	0.8273	0.8283	0.8294	0.8305	0.8316	0.8329	0.8342	0.8355	0.8370	0.8385	0.8401	0.8417
71	0.8071	0.8075	0.8080	0.8085	0.8090	0.8096	0.8102	0.8108	0.8115	0.8123	0.8131	0.8139	0.8148	0.8157	0.8167	0.8178	0.8189	0.8201	0.8213	0.8227	0.8240	0.8255	0.8270	0.8286	0.8303
72	0.7947	0.7952	0.7956	0.7961	0.7967	0.7972	0.7978	0.7985	0.7992	0.7999	0.8007	0.8015	0.8024	0.8034	0.8044	0.8054	0.8066	0.8078	0.8090	0.8104	0.8118	0.8132	0.8148	0.8164	0.8181
73	0.7816	0.7820	0.7825	0.7830	0.7835	0.7840	0.7846	0.7853	0.7860	0.7867	0.7875	0.7883	0.7892	0.7902	0.7912	0.7923	0.7934	0.7946	0.7959	0.7972	0.7986	0.8001	0.8017	0.8034	0.8051
74	0.7675	0.7679	0.7684	0.7689	0.7694	0.7700	0.7706	0.7712	0.7719	0.7727	0.7734	0.7743	0.7752	0.7761	0.7771	0.7782	0.7794	0.7806	0.7819	0.7832	0.7846	0.7862	0.7877	0.7894	0.7912
75	0.7525	0.7530	0.7534	0.7539	0.7545	0.7550	0.7556	0.7563	0.7569	0.7577	0.7585	0.7593	0.7602	0.7611	0.7621	0.7632	0.7644	0.7656	0.7669	0.7682	0.7697	0.7712	0.7728	0.7745	0.7763
76	0.7366	0.7370	0.7375	0.7380	0.7385	0.7390	0.7396	0.7403	0.7409	0.7417	0.7425	0.7433	0.7442	0.7451	0.7461	0.7472	0.7484	0.7496	0.7509	0.7522	0.7537	0.7552	0.7568	0.7585	0.7603
77	0.7195	0.7200	0.7204	0.7209	0.7214	0.7220	0.7226	0.7232	0.7239	0.7246	0.7254	0.7262	0.7271	0.7280	0.7290	0.7301	0.7313	0.7325	0.7338	0.7351	0.7366	0.7381	0.7397	0.7415	0.7433
78	0.7013	0.7018	0.7022	0.7027	0.7032	0.7037	0.7043	0.7050	0.7056	0.7063	0.7071	0.7079	0.7088	0.7097	0.7108	0.7118	0.7130	0.7142	0.7155	0.7168	0.7183	0.7198	0.7215	0.7232	0.7250
79	0.6846	0.6851	0.6855	0.6860	0.6865	0.6870	0.6876	0.6882	0.6889	0.6896	0.6904	0.6912	0.6921	0.6930	0.6940	0.6950	0.6962	0.6974	0.6987	0.7001	0.7015	0.7030	0.7047	0.7064	0.7082
80	0.6672	0.6677	0.6681	0.6686	0.6691	0.6696	0.6702	0.6708	0.6715	0.6722	0.6729	0.6737	0.6746	0.6755	0.6765	0.6776	0.6787	0.6799	0.6812	0.6825	0.6840	0.6855	0.6872	0.6889	0.6907

Age	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
15	0.9985	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9990	0.9990	0.9991	0.9991	0.9991	0.9992	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993
16	0.9984	0.9984	0.9985	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9990	0.9990	0.9991	0.9991	0.9991	0.9992	0.9992	0.9992	0.9992	0.9993
17	0.9982	0.9983	0.9984	0.9984	0.9985	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9989	0.9990	0.9990	0.9990	0.9991	0.9991	0.9991	0.9991	0.9992	0.9992	0.9992
18	0.9981	0.9982	0.9982	0.9983	0.9984	0.9984	0.9985	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9989	0.9990	0.9990	0.9990	0.9991	0.9991	0.9991	0.9992	0.9992
19	0.9980	0.9980	0.9981	0.9982	0.9982	0.9983	0.9984	0.9984	0.9985	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9990	0.9991	0.9991	0.9991	0.9991
20	0.9978	0.9979	0.9980	0.9980	0.9981	0.9982	0.9982	0.9983	0.9984	0.9984	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9990	0.9991	0.9991
21	0.9976	0.9977	0.9978	0.9979	0.9980	0.9980	0.9981	0.9982	0.9983	0.9983	0.9984	0.9984	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9990	0.9991
22	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9980	0.9981	0.9982	0.9983	0.9983	0.9984	0.9985	0.9985	0.9986	0.9986	0.9987	0.9988	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990
23	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9981	0.9982	0.9983	0.9984	0.9984	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990
24	0.9970	0.9971	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9982	0.9983	0.9984	0.9985	0.9985	0.9986	0.9986	0.9987	0.9988	0.9988	0.9989	0.9989
25	0.9967	0.9968	0.9970	0.9971	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9983	0.9984	0.9985	0.9986	0.9986	0.9987	0.9987	0.9988	0.9989
26	0.9964	0.9965	0.9967	0.9968	0.9969	0.9971	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9984	0.9985	0.9986	0.9987	0.9987	0.9988
27	0.9961	0.9962	0.9964	0.9965	0.9967	0.9968	0.9969	0.9971	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9986	0.9986	0.9987
28	0.9957	0.9959	0.9960	0.9962	0.9963	0.9965	0.9966	0.9968	0.9969	0.9970	0.9972	0.9973	0.9974	0.9975	0.9976	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9983	0.9984	0.9985	0.9986
29	0.9953	0.9955	0.9956	0.9958	0.9960	0.9961	0.9963	0.9965	0.9966	0.9967	0.9969	0.9970	0.9972	0.9973	0.9974	0.9975	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985
30	0.9948	0.9950	0.9952	0.9954	0.9956	0.9958	0.9959	0.9961	0.9963	0.9964	0.9966	0.9967	0.9969	0.9970	0.9972	0.9973	0.9974	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983
31	0.9943	0.9945	0.9947	0.9949	0.9951	0.9953	0.9955	0.9957	0.9959	0.9961	0.9962	0.9964	0.9966	0.9967	0.9969	0.9970	0.9972	0.9973	0.9974	0.9976	0.9977	0.9978	0.9979	0.9980	0.9982
32	0.9937	0.9939	0.9942	0.9944	0.9946	0.9948	0.9951	0.9953	0.9955	0.9957	0.9958	0.9960	0.9962	0.9964	0.9965	0.9967	0.9969	0.9970	0.9972	0.9973	0.9975	0.9976	0.9977	0.9978	0.9980
33	0.9931	0.9933	0.9936	0.9938	0.9941	0.9943	0.9946	0.9948	0.9950	0.9952	0.9954	0.9956	0.9958	0.9960	0.9962	0.9964	0.9965	0.9967	0.9969	0.9970	0.9972	0.9973	0.9975	0.9976	0.9978
34	0.9923	0.9926	0.9929	0.9932	0.9935	0.9937	0.9940	0.9942	0.9945	0.9947	0.9949	0.9952	0.9954	0.9956	0.9958	0.9960	0.9962	0.9964	0.9965	0.9967	0.9969	0.9971	0.9972	0.9974	0.9975
35	0.9916	0.9919	0.9922	0.9925	0.9928	0.9931	0.9934	0.9936	0.9939	0.9941	0.9944	0.9946	0.9949	0.9951	0.9953	0.9955	0.9958	0.9960	0.9962	0.9964	0.9965	0.9967	0.9969	0.9971	0.9972
36	0.9907	0.9910	0.9914	0.9917	0.9920	0.9923	0.9927	0.9929	0.9932	0.9935	0.9938	0.9941	0.9943	0.9946	0.9948	0.9951	0.9953	0.9955	0.9957	0.9959	0.9962	0.9964	0.9966	0.9967	0.9969
37	0.9897	0.9901	0.9905	0.9908	0.9912	0.9915	0.9919	0.9922	0.9925	0.9928	0.9931	0.9934	0.9937	0.9940	0.9942	0.9945	0.9948	0.9950	0.9953	0.9955	0.9957	0.9959	0.9962	0.9964	0.9966
38	0.9886	0.9890	0.9895	0.9898	0.9902	0.9906	0.9910	0.9913	0.9917	0.9920	0.9924	0.9927	0.9930	0.9933	0.9936	0.9939	0.9942	0.9944	0.9947	0.9950	0.9952	0.9955	0.9957	0.9959	0.9962
39	0.9874	0.9879	0.9883	0.9888	0.9892	0.9896	0.9900	0.9904	0.9908	0.9912	0.9915	0.9919	0.9922	0.9926	0.9929	0.9932	0.9935	0.9938	0.9941	0.9944	0.9947	0.9949	0.9952	0.9954	0.9957
40	0.9861	0.9866	0.9871	0.9876	0.9880	0.9885	0.9889	0.9893	0.9898	0.9902	0.9906	0.9910	0.9913	0.9917	0.9921	0.9924	0.9927	0.9931	0.9934	0.9937	0.9940	0.9943	0.9946	0.9949	0.9951
41	0.9847	0.9852	0.9857	0.9862	0.9867	0.9872	0.9877	0.9882	0.9886	0.9891	0.9895	0.9899	0.9904	0.9908	0.9912	0.9915	0.9919	0.9923	0.9926	0.9930	0.9933	0.9936	0.9939	0.9942	0.9945
42	0.9831	0.9837	0.9842	0.9848	0.9853	0.9858	0.9864	0.9869	0.9874	0.9879	0.9883	0.9888	0.9893	0.9897	0.9901	0.9906	0.9910	0.9914	0.9917	0.9921	0.9925	0.9928	0.9932	0.9935	0.9939
43	0.9813	0.9819	0.9825	0.9831	0.9837	0.9843	0.9849	0.9854	0.9860	0.9865	0.9870	0.9875	0.9880	0.9885	0.9890	0.9895	0.9899	0.9903	0.9908	0.9912	0.9916	0.9920	0.9924	0.9927	0.9931
44	0.9794	0.9801	0.9807	0.9813	0.9820	0.9826	0.9832	0.9838	0.9844	0.9850	0.9856	0.9861	0.9867	0.9872	0.9877	0.9882	0.9887	0.9892	0.9897	0.9901	0.9906	0.9910	0.9914	0.9918	0.9922
45	0.9773	0.9780	0.9787	0.9794	0.9801	0.9807	0.9814	0.9821	0.9827	0.9834	0.9840	0.9846	0.9852	0.9858	0.9863	0.9869	0.9874	0.9880	0.9885	0.9890	0.9894	0.9899	0.9904	0.9908	0.9912
46	0.9750	0.9758	0.9765	0.9772	0.9780	0.9787	0.9794	0.9801	0.9808	0.9815	0.9822	0.9829	0.9835	0.9842	0.9848	0.9854	0.9860	0.9866	0.9871	0.9877	0.9882	0.9887	0.9892	0.9897	0.9902
47	0.9725	0.9733	0.9741	0.9749	0.9757	0.9765	0.9772	0.9780	0.9788	0.9795	0.9803	0.9810	0.9817	0.9824	0.9831	0.9837	0.9844	0.9850	0.9856	0.9862	0.9868	0.9874	0.9879	0.9884	0.9889
48	0.9698	0.9707	0.9715	0.9723	0.9732	0.9740	0.9748	0.9757	0.9765	0.9773	0.9781	0.9789	0.9797	0.9804	0.9811	0.9819	0.9826	0.9833	0.9839	0.9846	0.9852	0.9859	0.9865	0.9870	0.9876
49	0.9669	0.9678	0.9686	0.9695	0.9704	0.9713	0.9722	0.9731	0.9740	0.9749	0.9757	0.9766	0.9774	0.9782	0.9790	0.9798	0.9806	0.9814	0.9821	0.9828	0.9835	0.9842	0.9848	0.9855	0.9861
50	0.9637	0.9646	0.9656	0.9665	0.9674	0.9684	0.9693	0.9703	0.9712	0.9722	0.9731	0.9740	0.9749	0.9758	0.9767	0.9776	0.9784	0.9792	0.9800	0.9808	0.9816	0.9823	0.9831	0.9838	0.9844
51	0.9608	0.9618	0.9628	0.9637	0.9648	0.9658	0.9668	0.9678	0.9688	0.9698	0.9708	0.9718	0.9728	0.9737	0.9747	0.9756	0.9766	0.9775	0.9783	0.9792	0.9800	0.9808	0.9816	0.9824	0.9831
52	0.9577	0.9587	0.9597	0.9608	0.9619	0.9629	0.9640	0.9651	0.9662	0.9672	0.9683	0.9694	0.9704	0.9715	0.9725	0.9735	0.9745	0.9755	0.9765	0.9774	0.9783	0.9792	0.9801	0.9809	0.9817
53	0.9544	0.9554	0.9565	0.9576	0.9587	0.9599	0.9610	0.9621	0.9633	0.9644	0.9656	0.9667	0.9679	0.9690	0.9701	0.9712	0.9723	0.9734	0.9744	0.9755	0.9765	0.9774	0.9784	0.9793	0.9802
54	0.9508	0.9519	0.9530	0.9542	0.9554	0.9566	0.9578	0.9590	0.9602	0.9614	0.9626	0.9639	0.9651	0.9663	0.9675	0.9687	0.9699	0.9710	0.9722	0.9733	0.9744	0.9755	0.9765	0.9775	0.9785
55	0.9470	0.9481	0.9493	0.9505	0.9517	0.9530	0.9543	0.9555	0.9568	0.9581	0.9594	0.9607	0.9621	0.9634	0.9647	0.9659	0.9672	0.9685	0.9697	0.9709	0.9721	0.9733	0.9744	0.9756	0.9766
56	0.9429	0.9441	0.9453	0.9466	0.9479	0.9492	0.9505	0.9519	0.9532	0.9546	0.9560	0.9574	0.9588	0.9602	0.9616	0.9629	0.9643	0.9657	0.9670	0.9684	0.9697	0.9709	0.9722	0.9734	0.9746
57	0.9385	0.9397	0.9410	0.9423	0.9437	0.9450	0.9464	0.9479	0.9493	0.9508	0.9522	0.9537	0.9552	0.9567	0.9582	0.9597	0.9611	0.9626	0.9641	0.9655	0.9669	0.9683	0.9697	0.9710	0.9723
58	0.9338	0.9351	0.9364	0.9378	0.9392	0.9406	0.9421	0.9436	0.9451	0.9466	0.9481	0.9497	0.9513	0.9529	0.9545	0.9561	0.9577	0.9592	0.9608	0.9624	0.9639	0.9654	0.9669	0.9684	0.9698
59	0.9287	0.9301	0.9315	0.9329	0.9343	0.9358	0.9374	0.9389	0.9405	0.9421	0.9437	0.9454	0.9470	0.9487	0.9504	0.9521	0.9538	0.9555	0.9572	0.9589	0.9606	0.9622	0.9639	0.9654	0.9670
60	0.9233	0.9247	0.9262	0.9276	0.9291	0.9307	0.9323	0.9339	0.9356	0.9372	0.9390	0.9407	0.9424	0.9442	0.9460	0.9478	0.9497	0.9515	0.9533	0.9551	0.9569	0.9587	0.9605	0.9622	0.9639
61	0.9176	0.9190	0.9205	0.9220	0.9235	0.9252	0.9268	0.9285	0.9302	0.9320	0.9338	0.9356	0.9374	0.9393	0.9412	0.9432	0.9451	0.9471	0.9490	0.9510	0.9529	0.9548	0.9567	0.9586	0.9605
62	0.9114	0.9128	0.9144	0.9159	0.9175	0.9192	0.9209	0.9227	0.9245	0.9263	0.9282	0.9301	0.9320	0.9340	0.9360	0.9381	0.9401	0.9422	0.9443	0.9464	0.9485	0.9505	0.9526	0.9546	0.9566
63	0.9047	0.9063	0.9078	0.9094	0.9111	0.9128	0.9146	0.9164	0.9183	0.9202	0.9222	0.9241	0.9262	0.9283	0.9304	0.9325	0.9347	0.9369	0.9391	0.9414	0.9436	0.9458	0.9480	0.9503	0.9524
64	0.8977	0.8992	0.9008	0.9025	0.9042	0.9060	0.9078	0.9097	0.9116	0.9136	0.9156	0.9177	0.9198	0.9220	0.9242	0.9265	0.9288	0.9311	0.9335	0.9359	0.9383	0.9407	0.9430	0.9454	0.9478
65	0.8901	0.8917	0.8933	0.8950	0.8968	0.8986	0.9005	0.9025	0.9045	0.9065	0.9086	0.9108	0.9130	0.9153	0.9176	0.9200	0.9224	0.9249	0.9274	0.9299	0.9324	0.9350	0.9375	0.9401	0.9426
66	0.8820	0.8836	0.8853	0.8871	0.8889	0.8908	0.8927	0.8947	0.8968	0.8989	0.9011	0.9033	0.9056	0.9080	0.9104	0.9129	0.9154	0.9180	0.9206	0.9233	0.9260	0.9287	0.9315	0.9342	0.9369
67	0.8733	0.8749	0.8767	0.8785	0.8804	0.8823	0.8843	0.8864	0.8885	0.8907	0.8929	0.8952	0.8976	0.9001	0.9026	0.9052	0.9079	0.9106	0.9133	0.9162	0.9190	0.9219	0.9248	0.9277	0.9307
68	0.8640	0.8657	0.8675	0.8693	0.8712	0.8732	0.8753	0.8774	0.8796	0.8818	0.8842	0.8865	0.8890	0.8916	0.8942	0.8969	0.8997	0.9025	0.9054	0.9084	0.9114	0.9144	0.9175	0.9206	0.9237
69	0.8540	0.8558	0.8576	0.8595	0.8615	0.8635	0.8656	0.8678	0.8700	0.8723	0.8747	0.8772	0.8797	0.8824	0.8851	0.8879	0.8908	0.8937	0.8968	0.8999	0.9030	0.9062	0.9095	0.9128	0.9161
70	0.8434	0.8452	0.8471	0.8490	0.8510	0.8531	0.8552	0.8575	0.8598	0.8621	0.8646	0.8671	0.8697	0.8724	0.8753	0.8782	0.8811	0.8842	0.8874	0.8906	0.8939	0.8973	0.9008	0.9043	0.9078
71	0.8320	0.8339	0.8358	0.8377	0.8398	0.8419	0.8441	0.8464	0.8487	0.8512	0.8537	0.8563	0.8590	0.8618	0.8647	0.8676	0.8707	0.8739	0.8772	0.8806	0.8841	0.8876	0.8912	0.8949	0.8987
72	0.8199	0.8217	0.8237	0.8257	0.8278	0.8299	0.8322	0.8345	0.8369	0.8394	0.8420	0.8446	0.8474	0.8502	0.8532	0.8563	0.8595	0.8628	0.8662	0.8697	0.8733	0.8770	0.8808	0.8847	0.8886
73	0.8069	0.8088	0.8107	0.8128	0.8149	0.8171	0.8194	0.8218	0.8242	0.8268	0.8294	0.8321	0.8349	0.8379	0.8409	0.8441	0.8474	0.8508	0.8543	0.8579	0.8617	0.8655	0.8695	0.8735	0.8777
74	0.7930	0.7949	0.7969	0.7990	0.8011	0.8034	0.8057	0.8081	0.8106	0.8132	0.8159	0.8186	0.8215	0.8245	0.8276	0.8309	0.8343	0.8378	0.8414	0.8452	0.8490	0.8530	0.8572	0.8614	0.8657
75	0.7781	0.7800	0.7821	0.7842	0.7864	0.7887	0.7910	0.7935	0.7960	0.7987	0.8014	0.8042	0.8071	0.8102	0.8134	0.8167	0.8201	0.8237	0.8275	0.8313	0.8353	0.8395	0.8437	0.8481	0.8526
76	0.7622	0.7641	0.7662	0.7683	0.7706	0.7729	0.7753	0.7778	0.7804	0.7830	0.7858	0.7886	0.7916	0.7947	0.7980	0.8013	0.8049	0.8085	0.8124	0.8163	0.8205	0.8247	0.8291	0.8337	0.8384
77	0.7451	0.7471	0.7492	0.7514	0.7536	0.7559	0.7584	0.7609	0.7635	0.7662	0.7690	0.7719	0.7749	0.7781	0.7814	0.7848	0.7884	0.7921	0.7960	0.8001	0.8043	0.8087	0.8133	0.8179	0.8228
78	0.7269	0.7289	0.7310	0.7331	0.7354	0.7378	0.7402	0.7428	0.7454	0.7482	0.7510	0.7539	0.7569	0.7601	0.7635	0.7670	0.7706	0.7744	0.7784	0.7825	0.7868	0.7913	0.7960	0.8008	0.8058
79	0.7101	0.7121	0.7142	0.7164	0.7187	0.7211	0.7236	0.7262	0.7288	0.7316	0.7344	0.7374	0.7404	0.7437	0.7470	0.7506	0.7543	0.7581	0.7622	0.7664	0.7708	0.7754	0.7802	0.7851	0.7902
80	0.6926	0.6946	0.6968	0.6990	0.7013	0.7037	0.7062	0.7088	0.7115	0.7142	0.7171	0.7200	0.7231	0.7264	0.7298	0.7334	0.7371	0.7410	0.7451	0.7494	0.7539	0.7586	0.7634	0.7685	0.7738

North Carolina
Administratior
Option 6-3 Cor

Age	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
15	0.9993	0.9993	0.9994	0.9994	0.9994	0.9994	0.9994	0.9995	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9996	0.9996
16	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994	0.9994	0.9994	0.9995	0.9995	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996
17	0.9992	0.9993	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994	0.9994	0.9995	0.9995	0.9995	0.9995	0.9995	0.9996	0.9996
18	0.9992	0.9992	0.9993	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994	0.9994	0.9995	0.9995	0.9995	0.9995	0.9995	0.9996
19	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994	0.9994	0.9995	0.9995	0.9995	0.9995	0.9995
20	0.9991	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994	0.9994	0.9995	0.9995	0.9995	0.9995
21	0.9991	0.9991	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994	0.9994	0.9995	0.9995	0.9995
22	0.9991	0.9991	0.9991	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994	0.9994	0.9995	0.9995
23	0.9990	0.9991	0.9991	0.9991	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994	0.9995	0.9995
24	0.9990	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994	0.9994	0.9995
25	0.9989	0.9990	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994	0.9995
26	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994
27	0.9988	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9994	0.9994
28	0.9987	0.9987	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9994
29	0.9985	0.9986	0.9987	0.9988	0.9988	0.9989	0.9989	0.9990	0.9991	0.9991	0.9991	0.9992	0.9992	0.9993	0.9993	0.9993
30	0.9984	0.9985	0.9986	0.9987	0.9987	0.9988	0.9989	0.9989	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992	0.9993	0.9993
31	0.9983	0.9984	0.9984	0.9985	0.9986	0.9987	0.9988	0.9988	0.9989	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992	0.9993
32	0.9981	0.9982	0.9983	0.9984	0.9985	0.9986	0.9987	0.9987	0.9988	0.9989	0.9990	0.9990	0.9991	0.9991	0.9992	0.9992
33	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9986	0.9987	0.9988	0.9989	0.9989	0.9990	0.9991	0.9991	0.9992
34	0.9977	0.9978	0.9979	0.9981	0.9982	0.9983	0.9984	0.9985	0.9986	0.9987	0.9988	0.9988	0.9989	0.9990	0.9991	0.9991
35	0.9974	0.9976	0.9977	0.9978	0.9980	0.9981	0.9982	0.9983	0.9985	0.9986	0.9987	0.9987	0.9988	0.9989	0.9990	0.9990
36	0.9971	0.9973	0.9974	0.9976	0.9978	0.9979	0.9980	0.9982	0.9983	0.9984	0.9985	0.9986	0.9987	0.9988	0.9989	0.9990
37	0.9968	0.9970	0.9971	0.9973	0.9975	0.9976	0.9978	0.9979	0.9981	0.9982	0.9983	0.9985	0.9986	0.9987	0.9988	0.9989
38	0.9964	0.9966	0.9968	0.9970	0.9972	0.9974	0.9975	0.9977	0.9979	0.9980	0.9981	0.9983	0.9984	0.9985	0.9986	0.9987
39	0.9959	0.9962	0.9964	0.9966	0.9968	0.9970	0.9972	0.9974	0.9976	0.9977	0.9979	0.9981	0.9982	0.9983	0.9985	0.9986
40	0.9954	0.9957	0.9959	0.9962	0.9964	0.9966	0.9968	0.9970	0.9972	0.9974	0.9976	0.9978	0.9980	0.9981	0.9983	0.9984
41	0.9948	0.9951	0.9954	0.9957	0.9959	0.9962	0.9964	0.9966	0.9969	0.9971	0.9973	0.9975	0.9977	0.9978	0.9980	0.9982
42	0.9942	0.9945	0.9948	0.9951	0.9954	0.9956	0.9959	0.9962	0.9964	0.9967	0.9969	0.9971	0.9973	0.9975	0.9977	0.9979
43	0.9934	0.9938	0.9941	0.9944	0.9947	0.9950	0.9953	0.9956	0.9959	0.9962	0.9964	0.9967	0.9969	0.9971	0.9973	0.9975
44	0.9926	0.9930	0.9933	0.9937	0.9940	0.9944	0.9947	0.9950	0.9953	0.9956	0.9959	0.9962	0.9964	0.9967	0.9969	0.9972
45	0.9917	0.9921	0.9925	0.9929	0.9932	0.9936	0.9940	0.9943	0.9946	0.9950	0.9953	0.9956	0.9959	0.9962	0.9964	0.9967
46	0.9906	0.9911	0.9915	0.9919	0.9923	0.9927	0.9931	0.9935	0.9939	0.9942	0.9946	0.9949	0.9952	0.9955	0.9958	0.9961
47	0.9895	0.9899	0.9904	0.9909	0.9913	0.9918	0.9922	0.9926	0.9930	0.9934	0.9938	0.9941	0.9945	0.9948	0.9952	0.9955
48	0.9882	0.9887	0.9892	0.9897	0.9902	0.9907	0.9911	0.9916	0.9920	0.9925	0.9929	0.9933	0.9937	0.9940	0.9944	0.9948
49	0.9867	0.9873	0.9879	0.9884	0.9889	0.9895	0.9900	0.9905	0.9909	0.9914	0.9918	0.9923	0.9927	0.9931	0.9935	0.9939
50	0.9851	0.9857	0.9863	0.9870	0.9875	0.9881	0.9886	0.9892	0.9897	0.9902	0.9907	0.9912	0.9916	0.9921	0.9925	0.9929
51	0.9839	0.9846	0.9852	0.9859	0.9865	0.9872	0.9877	0.9883	0.9889	0.9894	0.9900	0.9905	0.9910	0.9914	0.9919	0.9924
52	0.9825	0.9833	0.9840	0.9848	0.9854	0.9861	0.9868	0.9874	0.9880	0.9886	0.9892	0.9897	0.9903	0.9908	0.9913	0.9918
53	0.9811	0.9819	0.9827	0.9835	0.9843	0.9850	0.9857	0.9864	0.9871	0.9877	0.9883	0.9889	0.9895	0.9901	0.9906	0.9911
54	0.9795	0.9804	0.9813	0.9821	0.9830	0.9838	0.9845	0.9853	0.9860	0.9867	0.9874	0.9880	0.9887	0.9893	0.9899	0.9904
55	0.9777	0.9787	0.9797	0.9806	0.9815	0.9824	0.9833	0.9841	0.9849	0.9856	0.9864	0.9871	0.9878	0.9884	0.9891	0.9897
56	0.9757	0.9768	0.9779	0.9790	0.9800	0.9809	0.9819	0.9828	0.9836	0.9845	0.9853	0.9861	0.9868	0.9875	0.9882	0.9889
57	0.9736	0.9748	0.9760	0.9771	0.9782	0.9793	0.9803	0.9813	0.9823	0.9832	0.9841	0.9849	0.9857	0.9865	0.9873	0.9880
58	0.9712	0.9725	0.9738	0.9751	0.9763	0.9775	0.9786	0.9797	0.9807	0.9818	0.9827	0.9837	0.9846	0.9854	0.9862	0.9870
59	0.9685	0.9700	0.9714	0.9728	0.9742	0.9754	0.9767	0.9779	0.9791	0.9802	0.9812	0.9823	0.9832	0.9842	0.9851	0.9859
60	0.9656	0.9672	0.9687	0.9703	0.9718	0.9732	0.9746	0.9759	0.9772	0.9784	0.9796	0.9807	0.9818	0.9828	0.9838	0.9848
61	0.9623	0.9640	0.9658	0.9674	0.9691	0.9707	0.9722	0.9736	0.9751	0.9764	0.9777	0.9790	0.9802	0.9813	0.9824	0.9834
62	0.9586	0.9606	0.9624	0.9643	0.9661	0.9678	0.9695	0.9711	0.9727	0.9742	0.9756	0.9770	0.9783	0.9796	0.9808	0.9819
63	0.9546	0.9567	0.9588	0.9608	0.9628	0.9647	0.9665	0.9683	0.9700	0.9717	0.9733	0.9748	0.9763	0.9777	0.9790	0.9803
64	0.9501	0.9524	0.9547	0.9569	0.9590	0.9611	0.9632	0.9652	0.9671	0.9689	0.9707	0.9724	0.9740	0.9755	0.9770	0.9784
65	0.9451	0.9476	0.9501	0.9525	0.9549	0.9572	0.9594	0.9616	0.9637	0.9658	0.9677	0.9696	0.9714	0.9731	0.9748	0.9763
66	0.9397	0.9423	0.9450	0.9476	0.9502	0.9528	0.9552	0.9576	0.9599	0.9622	0.9644	0.9665	0.9685	0.9704	0.9722	0.9740
67	0.9336	0.9365	0.9394	0.9422	0.9450	0.9478	0.9505	0.9531	0.9557	0.9582	0.9606	0.9629	0.9651	0.9673	0.9693	0.9712
68	0.9269	0.9300	0.9331	0.9362	0.9393	0.9423	0.9452	0.9481	0.9509	0.9537	0.9563	0.9589	0.9614	0.9637	0.9660	0.9682
69	0.9195	0.9228	0.9262	0.9295	0.9328	0.9361	0.9393	0.9425	0.9456	0.9486	0.9515	0.9543	0.9571	0.9597	0.9622	0.9646
70	0.9114	0.9149	0.9185	0.9221	0.9257	0.9292	0.9327	0.9361	0.9395	0.9428	0.9460	0.9492	0.9522	0.9551	0.9579	0.9606
71	0.9024	0.9062	0.9101	0.9139	0.9177	0.9216	0.9253	0.9291	0.9327	0.9364	0.9399	0.9433	0.9467	0.9499	0.9530	0.9560
72	0.8926	0.8967	0.9007	0.9048	0.9089	0.9130	0.9171	0.9212	0.9252	0.9291	0.9329	0.9367	0.9404	0.9440	0.9474	0.9507
73	0.8819	0.8862	0.8905	0.8948	0.8992	0.9036	0.9080	0.9123	0.9167	0.9209	0.9251	0.9292	0.9333	0.9372	0.9410	0.9447
74	0.8701	0.8746	0.8792	0.8838	0.8884	0.8931	0.8978	0.9025	0.9072	0.9118	0.9163	0.9208	0.9252	0.9295	0.9337	0.9378
75	0.8572	0.8620	0.8668	0.8716	0.8766	0.8815	0.8865	0.8915	0.8965	0.9015	0.9064	0.9113	0.9161	0.9208	0.9254	0.9298
76	0.8432	0.8481	0.8531	0.8582	0.8634	0.8687	0.8740	0.8793	0.8847	0.8900	0.8953	0.9006	0.9058	0.9109	0.9159	0.9208
77	0.8278	0.8329	0.8381	0.8435	0.8490	0.8545	0.8601	0.8658	0.8714	0.8771	0.8828	0.8885	0.8941	0.8996	0.9050	0.9104
78	0.8110	0.8163	0.8217	0.8273	0.8330	0.8388	0.8447	0.8507	0.8567	0.8628	0.8688	0.8749	0.8809	0.8868	0.8927	0.8985
79	0.7956	0.8010	0.8067	0.8125	0.8184	0.8245	0.8307	0.8369	0.8433	0.8497	0.8561	0.8626	0.8690	0.8754	0.8817	0.8879
80	0.7792	0.7849	0.7907	0.7967	0.8029	0.8092	0.8156	0.8222	0.8289	0.8356	0.8424	0.8493	0.8561	0.8630	0.8697	0.8764

North Carolina Retirement Systems
Administration Factors based on Experience Study at December 31, 2014
Option 4 Conversion Factors

Age	Factor
15	0.0284
16	0.0305
17	0.0327
18	0.0351
19	0.0377
20	0.0405
21	0.0435
22	0.0467
23	0.0502
24	0.0539
25	0.0579
26	0.0622
27	0.0668
28	0.0718
29	0.0771
30	0.0829
31	0.0891
32	0.0958
33	0.1030
34	0.1108
35	0.1192
36	0.1283
37	0.1380
38	0.1486
39	0.1600
40	0.1723
41	0.1856
42	0.2000
43	0.2157
44	0.2326
45	0.2509
46	0.2708
47	0.2925
48	0.3160
49	0.3415
50	0.3694
51	0.3998
52	0.4329
53	0.4690
54	0.5085
55	0.5517
56	0.5990
57	0.6509
58	0.7078
59	0.7705
60	0.8395
61	0.9157
62	1.0000

North Carolina Retirement Systems
Administration Factors based on Experience Study at December 31, 2014
Option 2 Conversion Factors -Disability Retirements

	Spouse Age																								
Age	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**	**32**	**33**	**34**	**35**	**36**	**37**	**38**	**39**
15	0.9497	0.9501	0.9505	0.9509	0.9514	0.9518	0.9523	0.9528	0.9533	0.9538	0.9544	0.9549	0.9555	0.9561	0.9567	0.9573	0.9580	0.9586	0.9593	0.9600	0.9607	0.9614	0.9621	0.9629	0.9637
16	0.9457	0.9461	0.9465	0.9470	0.9474	0.9479	0.9484	0.9489	0.9494	0.9500	0.9505	0.9511	0.9517	0.9523	0.9530	0.9536	0.9543	0.9550	0.9557	0.9564	0.9571	0.9579	0.9586	0.9594	0.9602
17	0.9414	0.9418	0.9423	0.9427	0.9432	0.9437	0.9442	0.9447	0.9453	0.9458	0.9464	0.9470	0.9476	0.9483	0.9489	0.9496	0.9503	0.9510	0.9517	0.9525	0.9532	0.9540	0.9548	0.9557	0.9565
18	0.9368	0.9372	0.9377	0.9381	0.9386	0.9392	0.9397	0.9402	0.9408	0.9414	0.9420	0.9426	0.9432	0.9439	0.9446	0.9453	0.9460	0.9467	0.9475	0.9483	0.9491	0.9499	0.9507	0.9516	0.9525
19	0.9341	0.9345	0.9350	0.9355	0.9360	0.9365	0.9371	0.9377	0.9382	0.9388	0.9395	0.9401	0.9408	0.9414	0.9421	0.9429	0.9436	0.9444	0.9452	0.9460	0.9468	0.9477	0.9485	0.9494	0.9503
20	0.9314	0.9319	0.9324	0.9329	0.9334	0.9339	0.9345	0.9351	0.9357	0.9363	0.9369	0.9376	0.9383	0.9390	0.9397	0.9405	0.9412	0.9420	0.9428	0.9437	0.9445	0.9454	0.9463	0.9473	0.9482
21	0.9287	0.9292	0.9297	0.9302	0.9307	0.9313	0.9319	0.9325	0.9331	0.9337	0.9344	0.9351	0.9358	0.9365	0.9373	0.9380	0.9388	0.9397	0.9405	0.9414	0.9423	0.9432	0.9441	0.9451	0.9461
22	0.9260	0.9265	0.9270	0.9275	0.9281	0.9287	0.9293	0.9299	0.9305	0.9312	0.9318	0.9325	0.9333	0.9340	0.9348	0.9356	0.9364	0.9373	0.9382	0.9391	0.9400	0.9409	0.9419	0.9429	0.9439
23	0.9233	0.9238	0.9243	0.9249	0.9254	0.9260	0.9266	0.9273	0.9279	0.9286	0.9293	0.9300	0.9308	0.9316	0.9324	0.9332	0.9340	0.9349	0.9358	0.9368	0.9377	0.9387	0.9397	0.9407	0.9418
24	0.9205	0.9211	0.9216	0.9222	0.9227	0.9233	0.9240	0.9246	0.9253	0.9260	0.9267	0.9275	0.9282	0.9290	0.9299	0.9307	0.9316	0.9325	0.9334	0.9344	0.9354	0.9364	0.9375	0.9385	0.9396
25	0.9177	0.9182	0.9187	0.9193	0.9199	0.9205	0.9211	0.9218	0.9225	0.9232	0.9240	0.9247	0.9255	0.9264	0.9272	0.9281	0.9290	0.9300	0.9309	0.9319	0.9329	0.9340	0.9351	0.9362	0.9373
26	0.9144	0.9150	0.9155	0.9161	0.9167	0.9173	0.9180	0.9187	0.9194	0.9201	0.9209	0.9217	0.9225	0.9234	0.9242	0.9252	0.9261	0.9271	0.9281	0.9291	0.9302	0.9312	0.9324	0.9335	0.9347
27	0.9109	0.9114	0.9120	0.9126	0.9132	0.9139	0.9146	0.9153	0.9160	0.9167	0.9175	0.9183	0.9192	0.9201	0.9210	0.9219	0.9229	0.9239	0.9249	0.9260	0.9271	0.9282	0.9294	0.9305	0.9318
28	0.9071	0.9077	0.9083	0.9089	0.9095	0.9102	0.9108	0.9116	0.9123	0.9131	0.9139	0.9147	0.9156	0.9165	0.9174	0.9184	0.9194	0.9204	0.9215	0.9226	0.9237	0.9249	0.9261	0.9273	0.9286
29	0.9031	0.9037	0.9043	0.9049	0.9055	0.9062	0.9069	0.9076	0.9084	0.9092	0.9100	0.9109	0.9118	0.9127	0.9137	0.9147	0.9157	0.9168	0.9179	0.9190	0.9202	0.9214	0.9226	0.9239	0.9252
30	0.8989	0.8995	0.9001	0.9007	0.9014	0.9021	0.9028	0.9036	0.9043	0.9051	0.9060	0.9069	0.9078	0.9087	0.9097	0.9108	0.9118	0.9129	0.9141	0.9152	0.9164	0.9177	0.9190	0.9203	0.9216
31	0.8946	0.8952	0.8958	0.8964	0.8971	0.8978	0.8985	0.8993	0.9001	0.9009	0.9018	0.9027	0.9036	0.9046	0.9056	0.9067	0.9078	0.9089	0.9101	0.9113	0.9125	0.9138	0.9151	0.9165	0.9179
32	0.8901	0.8907	0.8913	0.8919	0.8926	0.8933	0.8941	0.8949	0.8957	0.8965	0.8974	0.8983	0.8993	0.9003	0.9013	0.9024	0.9036	0.9047	0.9059	0.9072	0.9085	0.9098	0.9112	0.9126	0.9140
33	0.8854	0.8860	0.8867	0.8873	0.8880	0.8887	0.8895	0.8903	0.8911	0.8920	0.8929	0.8938	0.8948	0.8958	0.8969	0.8980	0.8992	0.9004	0.9016	0.9029	0.9042	0.9056	0.9070	0.9085	0.9100
34	0.8806	0.8812	0.8818	0.8825	0.8832	0.8840	0.8847	0.8855	0.8864	0.8873	0.8882	0.8891	0.8902	0.8912	0.8923	0.8934	0.8946	0.8959	0.8971	0.8984	0.8998	0.9012	0.9027	0.9042	0.9057
35	0.8756	0.8762	0.8769	0.8775	0.8783	0.8790	0.8798	0.8806	0.8815	0.8824	0.8833	0.8843	0.8853	0.8864	0.8875	0.8887	0.8899	0.8911	0.8925	0.8938	0.8952	0.8967	0.8982	0.8997	0.9013
36	0.8704	0.8710	0.8717	0.8723	0.8731	0.8738	0.8746	0.8755	0.8763	0.8772	0.8782	0.8792	0.8803	0.8813	0.8825	0.8837	0.8849	0.8862	0.8876	0.8890	0.8904	0.8919	0.8934	0.8950	0.8967
37	0.8649	0.8655	0.8662	0.8669	0.8676	0.8684	0.8692	0.8701	0.8709	0.8719	0.8728	0.8739	0.8749	0.8760	0.8772	0.8784	0.8797	0.8810	0.8824	0.8838	0.8853	0.8868	0.8884	0.8901	0.8918
38	0.8592	0.8598	0.8605	0.8612	0.8619	0.8627	0.8635	0.8644	0.8653	0.8662	0.8672	0.8682	0.8693	0.8705	0.8717	0.8729	0.8742	0.8756	0.8770	0.8784	0.8799	0.8815	0.8831	0.8848	0.8866
39	0.8532	0.8538	0.8545	0.8552	0.8560	0.8567	0.8576	0.8584	0.8593	0.8603	0.8613	0.8624	0.8635	0.8646	0.8658	0.8671	0.8684	0.8698	0.8712	0.8727	0.8743	0.8759	0.8776	0.8793	0.8811
40	0.8469	0.8476	0.8483	0.8490	0.8497	0.8505	0.8514	0.8522	0.8532	0.8541	0.8551	0.8562	0.8573	0.8585	0.8597	0.8610	0.8624	0.8638	0.8653	0.8668	0.8684	0.8700	0.8717	0.8735	0.8754
41	0.8405	0.8411	0.8418	0.8425	0.8433	0.8441	0.8449	0.8458	0.8468	0.8477	0.8488	0.8498	0.8510	0.8522	0.8534	0.8547	0.8561	0.8575	0.8590	0.8606	0.8622	0.8639	0.8657	0.8675	0.8694
42	0.8339	0.8345	0.8352	0.8359	0.8367	0.8375	0.8384	0.8393	0.8402	0.8412	0.8422	0.8433	0.8445	0.8457	0.8470	0.8483	0.8497	0.8511	0.8527	0.8543	0.8559	0.8576	0.8594	0.8613	0.8632
43	0.8272	0.8278	0.8285	0.8293	0.8300	0.8308	0.8317	0.8326	0.8335	0.8345	0.8356	0.8367	0.8379	0.8391	0.8404	0.8417	0.8432	0.8446	0.8462	0.8478	0.8495	0.8513	0.8531	0.8550	0.8570
44	0.8205	0.8212	0.8219	0.8226	0.8234	0.8242	0.8251	0.8260	0.8269	0.8279	0.8290	0.8301	0.8313	0.8325	0.8338	0.8352	0.8366	0.8381	0.8397	0.8414	0.8431	0.8449	0.8467	0.8487	0.8507
45	0.8139	0.8146	0.8153	0.8161	0.8168	0.8177	0.8185	0.8194	0.8204	0.8214	0.8225	0.8236	0.8248	0.8261	0.8274	0.8288	0.8302	0.8318	0.8334	0.8350	0.8368	0.8386	0.8405	0.8425	0.8446
46	0.8077	0.8083	0.8090	0.8098	0.8106	0.8114	0.8123	0.8132	0.8142	0.8152	0.8163	0.8174	0.8186	0.8199	0.8212	0.8226	0.8241	0.8256	0.8273	0.8290	0.8307	0.8326	0.8345	0.8366	0.8387
47	0.8013	0.8019	0.8026	0.8034	0.8042	0.8050	0.8059	0.8068	0.8078	0.8088	0.8099	0.8111	0.8123	0.8136	0.8149	0.8163	0.8178	0.8194	0.8210	0.8228	0.8246	0.8264	0.8284	0.8305	0.8326
48	0.7947	0.7954	0.7961	0.7968	0.7976	0.7985	0.7994	0.8003	0.8013	0.8023	0.8034	0.8046	0.8058	0.8071	0.8084	0.8099	0.8114	0.8130	0.8146	0.8164	0.8182	0.8201	0.8221	0.8242	0.8264
49	0.7880	0.7887	0.7894	0.7901	0.7909	0.7918	0.7927	0.7936	0.7946	0.7956	0.7967	0.7979	0.7991	0.8004	0.8018	0.8033	0.8048	0.8064	0.8081	0.8098	0.8117	0.8136	0.8157	0.8178	0.8200
50	0.7811	0.7818	0.7825	0.7833	0.7841	0.7849	0.7858	0.7868	0.7877	0.7888	0.7899	0.7911	0.7923	0.7936	0.7950	0.7965	0.7980	0.7996	0.8013	0.8031	0.8050	0.8070	0.8090	0.8112	0.8135
51	0.7742	0.7748	0.7755	0.7763	0.7771	0.7779	0.7788	0.7798	0.7808	0.7818	0.7829	0.7841	0.7854	0.7867	0.7881	0.7896	0.7911	0.7927	0.7945	0.7963	0.7982	0.8002	0.8023	0.8044	0.8067
52	0.7670	0.7677	0.7684	0.7692	0.7700	0.7708	0.7717	0.7727	0.7737	0.7747	0.7758	0.7770	0.7783	0.7796	0.7810	0.7825	0.7841	0.7857	0.7874	0.7893	0.7912	0.7932	0.7953	0.7975	0.7999
53	0.7598	0.7605	0.7612	0.7619	0.7627	0.7636	0.7645	0.7654	0.7664	0.7675	0.7686	0.7698	0.7711	0.7724	0.7738	0.7753	0.7769	0.7785	0.7803	0.7821	0.7841	0.7861	0.7882	0.7905	0.7928
54	0.7524	0.7531	0.7538	0.7546	0.7554	0.7562	0.7571	0.7581	0.7591	0.7601	0.7612	0.7624	0.7637	0.7651	0.7665	0.7680	0.7696	0.7712	0.7730	0.7748	0.7768	0.7789	0.7810	0.7833	0.7857
55	0.7450	0.7456	0.7463	0.7471	0.7479	0.7487	0.7496	0.7506	0.7516	0.7526	0.7537	0.7549	0.7562	0.7576	0.7590	0.7605	0.7621	0.7638	0.7655	0.7674	0.7694	0.7715	0.7736	0.7759	0.7783
56	0.7373	0.7380	0.7387	0.7394	0.7402	0.7410	0.7419	0.7429	0.7439	0.7449	0.7461	0.7473	0.7485	0.7499	0.7513	0.7528	0.7544	0.7561	0.7579	0.7598	0.7618	0.7639	0.7661	0.7684	0.7708
57	0.7294	0.7301	0.7308	0.7315	0.7323	0.7332	0.7341	0.7350	0.7360	0.7371	0.7382	0.7394	0.7407	0.7420	0.7434	0.7450	0.7466	0.7483	0.7501	0.7519	0.7539	0.7560	0.7583	0.7606	0.7631
58	0.7213	0.7220	0.7227	0.7234	0.7242	0.7250	0.7259	0.7269	0.7278	0.7289	0.7300	0.7312	0.7325	0.7339	0.7353	0.7368	0.7384	0.7401	0.7419	0.7438	0.7458	0.7479	0.7502	0.7525	0.7550
59	0.7129	0.7135	0.7142	0.7150	0.7157	0.7166	0.7175	0.7184	0.7194	0.7204	0.7216	0.7228	0.7240	0.7254	0.7268	0.7283	0.7299	0.7317	0.7335	0.7354	0.7374	0.7395	0.7418	0.7441	0.7466
60	0.7041	0.7047	0.7054	0.7061	0.7069	0.7077	0.7086	0.7096	0.7105	0.7116	0.7127	0.7139	0.7152	0.7165	0.7180	0.7195	0.7211	0.7228	0.7246	0.7265	0.7285	0.7307	0.7329	0.7353	0.7378
61	0.6949	0.6955	0.6962	0.6969	0.6977	0.6985	0.6994	0.7003	0.7013	0.7023	0.7034	0.7046	0.7059	0.7072	0.7087	0.7102	0.7118	0.7135	0.7153	0.7172	0.7193	0.7214	0.7237	0.7261	0.7286
62	0.6852	0.6858	0.6865	0.6872	0.6880	0.6888	0.6897	0.6906	0.6916	0.6926	0.6937	0.6949	0.6962	0.6975	0.6989	0.7005	0.7021	0.7038	0.7056	0.7075	0.7095	0.7117	0.7139	0.7163	0.7189
63	0.6751	0.6757	0.6764	0.6771	0.6779	0.6787	0.6795	0.6804	0.6814	0.6824	0.6835	0.6847	0.6860	0.6873	0.6887	0.6902	0.6918	0.6935	0.6953	0.6972	0.6993	0.7014	0.7037	0.7061	0.7086
64	0.6645	0.6651	0.6658	0.6665	0.6672	0.6680	0.6689	0.6698	0.6707	0.6718	0.6728	0.6740	0.6752	0.6766	0.6780	0.6795	0.6811	0.6828	0.6846	0.6865	0.6885	0.6906	0.6929	0.6953	0.6978
65	0.6534	0.6540	0.6547	0.6554	0.6561	0.6569	0.6577	0.6586	0.6596	0.6606	0.6617	0.6628	0.6640	0.6654	0.6668	0.6682	0.6698	0.6715	0.6733	0.6752	0.6772	0.6793	0.6816	0.6840	0.6865
66	0.6418	0.6424	0.6431	0.6438	0.6445	0.6453	0.6461	0.6470	0.6479	0.6489	0.6500	0.6511	0.6523	0.6536	0.6550	0.6565	0.6581	0.6597	0.6615	0.6634	0.6654	0.6675	0.6698	0.6722	0.6747
67	0.6298	0.6304	0.6310	0.6317	0.6324	0.6332	0.6340	0.6348	0.6358	0.6367	0.6378	0.6389	0.6401	0.6414	0.6428	0.6442	0.6458	0.6475	0.6492	0.6511	0.6531	0.6552	0.6574	0.6598	0.6623
68	0.6172	0.6178	0.6185	0.6191	0.6198	0.6206	0.6214	0.6222	0.6231	0.6241	0.6251	0.6262	0.6274	0.6287	0.6301	0.6315	0.6330	0.6347	0.6364	0.6383	0.6402	0.6423	0.6446	0.6469	0.6494
69	0.6043	0.6048	0.6055	0.6061	0.6068	0.6075	0.6083	0.6092	0.6101	0.6110	0.6120	0.6131	0.6143	0.6155	0.6169	0.6183	0.6198	0.6214	0.6232	0.6250	0.6269	0.6290	0.6312	0.6336	0.6360
70	0.5909	0.5914	0.5920	0.5927	0.5934	0.5941	0.5948	0.5957	0.5965	0.5975	0.5985	0.5995	0.6007	0.6019	0.6032	0.6046	0.6061	0.6077	0.6094	0.6112	0.6132	0.6152	0.6174	0.6197	0.6222
71	0.5771	0.5776	0.5782	0.5788	0.5795	0.5802	0.5810	0.5818	0.5826	0.5835	0.5845	0.5856	0.5867	0.5879	0.5892	0.5906	0.5920	0.5936	0.5953	0.5971	0.5990	0.6010	0.6031	0.6054	0.6079
72	0.5629	0.5634	0.5640	0.5646	0.5653	0.5660	0.5667	0.5675	0.5683	0.5692	0.5702	0.5712	0.5723	0.5735	0.5748	0.5761	0.5776	0.5791	0.5807	0.5825	0.5844	0.5864	0.5885	0.5907	0.5931
73	0.5484	0.5489	0.5495	0.5501	0.5507	0.5514	0.5521	0.5529	0.5537	0.5546	0.5555	0.5565	0.5576	0.5587	0.5600	0.5613	0.5627	0.5642	0.5658	0.5676	0.5694	0.5714	0.5734	0.5757	0.5780
74	0.5336	0.5341	0.5346	0.5352	0.5358	0.5365	0.5372	0.5379	0.5387	0.5396	0.5405	0.5415	0.5425	0.5437	0.5449	0.5462	0.5476	0.5490	0.5506	0.5523	0.5541	0.5560	0.5581	0.5603	0.5626
75	0.5185	0.5190	0.5195	0.5201	0.5207	0.5213	0.5220	0.5228	0.5235	0.5244	0.5252	0.5262	0.5272	0.5283	0.5295	0.5308	0.5321	0.5336	0.5351	0.5368	0.5385	0.5404	0.5424	0.5446	0.5469
76	0.5032	0.5037	0.5042	0.5048	0.5053	0.5060	0.5066	0.5073	0.5081	0.5089	0.5098	0.5107	0.5117	0.5128	0.5139	0.5151	0.5165	0.5179	0.5194	0.5210	0.5227	0.5246	0.5265	0.5286	0.5309
77	0.4877	0.4882	0.4887	0.4892	0.4898	0.4904	0.4911	0.4917	0.4925	0.4933	0.4941	0.4950	0.4960	0.4970	0.4981	0.4993	0.5006	0.5020	0.5035	0.5050	0.5067	0.5085	0.5104	0.5125	0.5147
78	0.4721	0.4726	0.4730	0.4736	0.4741	0.4747	0.4753	0.4760	0.4767	0.4775	0.4783	0.4792	0.4801	0.4811	0.4822	0.4834	0.4846	0.4859	0.4874	0.4889	0.4905	0.4923	0.4942	0.4962	0.4983
79	0.4564	0.4568	0.4573	0.4578	0.4584	0.4589	0.4595	0.4602	0.4609	0.4616	0.4624	0.4632	0.4641	0.4651	0.4662	0.4673	0.4685	0.4698	0.4712	0.4727	0.4743	0.4760	0.4778	0.4797	0.4818
80	0.4406	0.4411	0.4415	0.4420	0.4425	0.4431	0.4437	0.4443	0.4450	0.4457	0.4464	0.4472	0.4481	0.4491	0.4501	0.4512	0.4524	0.4536	0.4550	0.4564	0.4579	0.4596	0.4613	0.4632	0.4653

Age	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
15	0.9644	0.9652	0.9661	0.9669	0.9677	0.9686	0.9694	0.9703	0.9712	0.9721	0.9730	0.9738	0.9746	0.9755	0.9763	0.9772	0.9780	0.9789	0.9797	0.9806	0.9814	0.9823	0.9831	0.9839	0.9847
16	0.9611	0.9619	0.9627	0.9636	0.9645	0.9654	0.9663	0.9672	0.9682	0.9691	0.9700	0.9709	0.9718	0.9727	0.9736	0.9745	0.9754	0.9764	0.9773	0.9782	0.9791	0.9800	0.9809	0.9818	0.9826
17	0.9574	0.9583	0.9592	0.9601	0.9610	0.9619	0.9629	0.9639	0.9649	0.9659	0.9669	0.9678	0.9687	0.9697	0.9707	0.9716	0.9726	0.9736	0.9745	0.9755	0.9765	0.9774	0.9784	0.9794	0.9803
18	0.9534	0.9543	0.9553	0.9562	0.9572	0.9582	0.9592	0.9602	0.9613	0.9623	0.9634	0.9644	0.9654	0.9664	0.9674	0.9684	0.9695	0.9705	0.9715	0.9726	0.9736	0.9746	0.9756	0.9767	0.9777
19	0.9513	0.9522	0.9532	0.9542	0.9552	0.9563	0.9573	0.9584	0.9595	0.9606	0.9617	0.9627	0.9638	0.9648	0.9659	0.9670	0.9680	0.9691	0.9702	0.9713	0.9724	0.9734	0.9745	0.9756	0.9766
20	0.9492	0.9502	0.9512	0.9522	0.9533	0.9544	0.9555	0.9566	0.9577	0.9588	0.9600	0.9611	0.9622	0.9633	0.9644	0.9655	0.9666	0.9678	0.9689	0.9700	0.9712	0.9723	0.9734	0.9745	0.9756
21	0.9471	0.9481	0.9492	0.9502	0.9513	0.9525	0.9536	0.9547	0.9559	0.9571	0.9583	0.9594	0.9606	0.9617	0.9629	0.9641	0.9652	0.9664	0.9676	0.9688	0.9699	0.9711	0.9723	0.9735	0.9746
22	0.9450	0.9460	0.9471	0.9483	0.9494	0.9506	0.9517	0.9529	0.9542	0.9554	0.9566	0.9578	0.9590	0.9602	0.9614	0.9626	0.9639	0.9651	0.9663	0.9675	0.9688	0.9700	0.9712	0.9725	0.9737
23	0.9429	0.9440	0.9451	0.9463	0.9475	0.9487	0.9499	0.9512	0.9524	0.9537	0.9550	0.9562	0.9575	0.9587	0.9600	0.9612	0.9625	0.9638	0.9651	0.9664	0.9676	0.9689	0.9702	0.9715	0.9728
24	0.9407	0.9419	0.9431	0.9443	0.9455	0.9468	0.9480	0.9493	0.9506	0.9520	0.9533	0.9546	0.9559	0.9572	0.9585	0.9598	0.9612	0.9625	0.9638	0.9652	0.9665	0.9678	0.9692	0.9705	0.9718
25	0.9385	0.9397	0.9409	0.9421	0.9434	0.9447	0.9460	0.9474	0.9487	0.9501	0.9515	0.9529	0.9542	0.9556	0.9569	0.9583	0.9597	0.9611	0.9625	0.9639	0.9653	0.9667	0.9681	0.9695	0.9708
26	0.9359	0.9371	0.9384	0.9397	0.9410	0.9424	0.9437	0.9451	0.9466	0.9480	0.9495	0.9508	0.9522	0.9536	0.9551	0.9565	0.9579	0.9594	0.9609	0.9623	0.9638	0.9653	0.9667	0.9682	0.9696
27	0.9330	0.9343	0.9356	0.9370	0.9383	0.9397	0.9412	0.9426	0.9441	0.9456	0.9471	0.9485	0.9500	0.9515	0.9530	0.9545	0.9560	0.9575	0.9590	0.9605	0.9621	0.9636	0.9651	0.9667	0.9682
28	0.9299	0.9312	0.9326	0.9340	0.9354	0.9369	0.9383	0.9399	0.9414	0.9429	0.9445	0.9460	0.9475	0.9491	0.9506	0.9522	0.9538	0.9553	0.9569	0.9585	0.9601	0.9618	0.9634	0.9650	0.9666
29	0.9266	0.9279	0.9294	0.9308	0.9323	0.9338	0.9353	0.9369	0.9385	0.9401	0.9418	0.9433	0.9449	0.9465	0.9481	0.9497	0.9514	0.9530	0.9547	0.9564	0.9581	0.9597	0.9614	0.9631	0.9648
30	0.9230	0.9245	0.9259	0.9274	0.9290	0.9305	0.9321	0.9338	0.9354	0.9371	0.9388	0.9404	0.9421	0.9437	0.9454	0.9471	0.9488	0.9506	0.9523	0.9541	0.9558	0.9576	0.9594	0.9611	0.9629
31	0.9193	0.9208	0.9223	0.9239	0.9255	0.9271	0.9288	0.9305	0.9322	0.9339	0.9357	0.9374	0.9391	0.9408	0.9426	0.9444	0.9462	0.9480	0.9498	0.9516	0.9535	0.9553	0.9572	0.9590	0.9609
32	0.9155	0.9170	0.9186	0.9202	0.9219	0.9236	0.9253	0.9270	0.9288	0.9306	0.9325	0.9342	0.9360	0.9378	0.9396	0.9415	0.9434	0.9452	0.9471	0.9490	0.9510	0.9529	0.9548	0.9568	0.9587
33	0.9115	0.9131	0.9147	0.9164	0.9181	0.9198	0.9216	0.9234	0.9253	0.9272	0.9291	0.9309	0.9328	0.9347	0.9366	0.9385	0.9404	0.9424	0.9444	0.9463	0.9484	0.9504	0.9524	0.9544	0.9565
34	0.9073	0.9090	0.9106	0.9124	0.9141	0.9160	0.9178	0.9197	0.9216	0.9236	0.9256	0.9275	0.9294	0.9313	0.9333	0.9353	0.9373	0.9394	0.9414	0.9435	0.9456	0.9477	0.9498	0.9520	0.9541
35	0.9030	0.9047	0.9064	0.9082	0.9100	0.9119	0.9138	0.9158	0.9178	0.9198	0.9219	0.9238	0.9258	0.9278	0.9299	0.9320	0.9341	0.9362	0.9383	0.9405	0.9427	0.9449	0.9471	0.9493	0.9516
36	0.8984	0.9001	0.9019	0.9038	0.9057	0.9076	0.9096	0.9116	0.9137	0.9158	0.9179	0.9200	0.9220	0.9241	0.9263	0.9284	0.9306	0.9328	0.9351	0.9373	0.9396	0.9419	0.9442	0.9465	0.9489
37	0.8935	0.8953	0.8972	0.8991	0.9010	0.9031	0.9051	0.9072	0.9094	0.9115	0.9138	0.9159	0.9180	0.9202	0.9224	0.9247	0.9269	0.9292	0.9316	0.9339	0.9363	0.9387	0.9411	0.9435	0.9460
38	0.8884	0.8902	0.8922	0.8941	0.8962	0.8982	0.9004	0.9025	0.9048	0.9070	0.9093	0.9115	0.9137	0.9160	0.9183	0.9206	0.9230	0.9254	0.9278	0.9303	0.9327	0.9352	0.9377	0.9403	0.9428
39	0.8830	0.8849	0.8869	0.8889	0.8910	0.8931	0.8953	0.8976	0.8999	0.9022	0.9046	0.9069	0.9092	0.9115	0.9139	0.9163	0.9188	0.9213	0.9238	0.9263	0.9289	0.9315	0.9341	0.9368	0.9394
40	0.8773	0.8792	0.8813	0.8834	0.8855	0.8877	0.8900	0.8923	0.8947	0.8971	0.8996	0.9020	0.9044	0.9068	0.9093	0.9118	0.9143	0.9169	0.9195	0.9222	0.9249	0.9276	0.9303	0.9331	0.9358
41	0.8713	0.8734	0.8755	0.8776	0.8798	0.8821	0.8845	0.8869	0.8893	0.8918	0.8944	0.8968	0.8993	0.9018	0.9044	0.9070	0.9096	0.9123	0.9150	0.9178	0.9206	0.9234	0.9262	0.9291	0.9320
42	0.8652	0.8673	0.8695	0.8717	0.8740	0.8763	0.8787	0.8812	0.8838	0.8864	0.8890	0.8915	0.8941	0.8967	0.8994	0.9021	0.9048	0.9076	0.9104	0.9133	0.9162	0.9191	0.9220	0.9250	0.9280
43	0.8590	0.8612	0.8634	0.8657	0.8680	0.8704	0.8729	0.8755	0.8781	0.8808	0.8835	0.8861	0.8888	0.8915	0.8942	0.8970	0.8998	0.9027	0.9057	0.9086	0.9116	0.9147	0.9177	0.9208	0.9240
44	0.8528	0.8550	0.8573	0.8596	0.8620	0.8645	0.8671	0.8697	0.8724	0.8752	0.8780	0.8807	0.8834	0.8862	0.8891	0.8919	0.8949	0.8979	0.9009	0.9040	0.9071	0.9102	0.9134	0.9167	0.9199
45	0.8467	0.8490	0.8513	0.8537	0.8562	0.8587	0.8613	0.8641	0.8668	0.8697	0.8726	0.8754	0.8782	0.8811	0.8840	0.8870	0.8900	0.8931	0.8963	0.8994	0.9027	0.9059	0.9092	0.9126	0.9160
46	0.8409	0.8432	0.8455	0.8480	0.8505	0.8532	0.8559	0.8586	0.8615	0.8644	0.8674	0.8703	0.8732	0.8762	0.8792	0.8823	0.8854	0.8886	0.8919	0.8951	0.8985	0.9019	0.9053	0.9088	0.9123
47	0.8349	0.8372	0.8396	0.8421	0.8447	0.8474	0.8502	0.8531	0.8560	0.8590	0.8621	0.8650	0.8680	0.8711	0.8742	0.8774	0.8807	0.8840	0.8873	0.8907	0.8942	0.8977	0.9012	0.9048	0.9084
48	0.8287	0.8311	0.8336	0.8361	0.8388	0.8415	0.8444	0.8473	0.8503	0.8534	0.8566	0.8596	0.8627	0.8659	0.8691	0.8724	0.8757	0.8791	0.8826	0.8861	0.8897	0.8933	0.8970	0.9007	0.9045
49	0.8224	0.8248	0.8273	0.8299	0.8326	0.8355	0.8384	0.8414	0.8445	0.8477	0.8509	0.8540	0.8572	0.8605	0.8638	0.8672	0.8706	0.8741	0.8777	0.8814	0.8851	0.8888	0.8926	0.8965	0.9004
50	0.8158	0.8183	0.8209	0.8235	0.8263	0.8292	0.8322	0.8352	0.8384	0.8417	0.8450	0.8482	0.8515	0.8549	0.8583	0.8618	0.8653	0.8690	0.8727	0.8764	0.8803	0.8841	0.8881	0.8921	0.8961
51	0.8091	0.8117	0.8143	0.8170	0.8198	0.8228	0.8258	0.8290	0.8322	0.8356	0.8390	0.8423	0.8456	0.8491	0.8526	0.8562	0.8599	0.8636	0.8675	0.8713	0.8753	0.8793	0.8834	0.8875	0.8917
52	0.8023	0.8049	0.8075	0.8103	0.8132	0.8162	0.8193	0.8225	0.8258	0.8292	0.8328	0.8361	0.8396	0.8431	0.8468	0.8505	0.8543	0.8581	0.8621	0.8661	0.8702	0.8743	0.8786	0.8828	0.8872
53	0.7953	0.7979	0.8006	0.8034	0.8064	0.8094	0.8126	0.8159	0.8193	0.8228	0.8264	0.8298	0.8334	0.8370	0.8407	0.8446	0.8485	0.8525	0.8565	0.8607	0.8649	0.8692	0.8736	0.8780	0.8825
54	0.7882	0.7908	0.7935	0.7964	0.7994	0.8025	0.8057	0.8091	0.8126	0.8161	0.8198	0.8234	0.8270	0.8307	0.8346	0.8385	0.8425	0.8466	0.8508	0.8551	0.8595	0.8639	0.8684	0.8730	0.8776
55	0.7809	0.7835	0.7863	0.7892	0.7923	0.7954	0.7987	0.8021	0.8056	0.8093	0.8131	0.8167	0.8204	0.8243	0.8282	0.8322	0.8364	0.8406	0.8449	0.8493	0.8538	0.8584	0.8631	0.8678	0.8727
56	0.7734	0.7761	0.7789	0.7818	0.7849	0.7881	0.7915	0.7949	0.7985	0.8023	0.8061	0.8098	0.8136	0.8175	0.8216	0.8257	0.8300	0.8343	0.8388	0.8433	0.8480	0.8527	0.8576	0.8625	0.8675
57	0.7656	0.7684	0.7712	0.7742	0.7773	0.7806	0.7840	0.7875	0.7912	0.7950	0.7989	0.8027	0.8066	0.8106	0.8147	0.8189	0.8233	0.8278	0.8324	0.8371	0.8419	0.8468	0.8518	0.8569	0.8620
58	0.7576	0.7604	0.7632	0.7663	0.7694	0.7727	0.7762	0.7797	0.7835	0.7873	0.7914	0.7952	0.7992	0.8033	0.8075	0.8118	0.8163	0.8209	0.8256	0.8305	0.8354	0.8405	0.8456	0.8509	0.8562
59	0.7492	0.7520	0.7549	0.7580	0.7612	0.7645	0.7680	0.7716	0.7754	0.7793	0.7834	0.7873	0.7914	0.7956	0.7999	0.8043	0.8089	0.8136	0.8185	0.8235	0.8286	0.8338	0.8391	0.8446	0.8501
60	0.7405	0.7433	0.7462	0.7493	0.7525	0.7559	0.7594	0.7631	0.7669	0.7709	0.7751	0.7790	0.7832	0.7874	0.7918	0.7964	0.8011	0.8059	0.8109	0.8160	0.8213	0.8266	0.8321	0.8378	0.8435
61	0.7312	0.7340	0.7370	0.7401	0.7433	0.7468	0.7503	0.7541	0.7579	0.7620	0.7662	0.7702	0.7744	0.7788	0.7833	0.7879	0.7927	0.7977	0.8028	0.8080	0.8134	0.8190	0.8246	0.8304	0.8364
62	0.7215	0.7243	0.7273	0.7304	0.7337	0.7371	0.7407	0.7445	0.7484	0.7525	0.7568	0.7609	0.7651	0.7696	0.7741	0.7789	0.7838	0.7888	0.7941	0.7994	0.8050	0.8107	0.8165	0.8225	0.8286
63	0.7113	0.7141	0.7171	0.7202	0.7235	0.7270	0.7306	0.7344	0.7384	0.7425	0.7469	0.7510	0.7553	0.7598	0.7644	0.7692	0.7742	0.7794	0.7847	0.7902	0.7959	0.8018	0.8078	0.8140	0.8203
64	0.7005	0.7034	0.7063	0.7095	0.7128	0.7163	0.7199	0.7238	0.7278	0.7319	0.7363	0.7405	0.7448	0.7494	0.7541	0.7590	0.7641	0.7693	0.7748	0.7804	0.7862	0.7922	0.7984	0.8048	0.8113
65	0.6892	0.6921	0.6950	0.6982	0.7015	0.7050	0.7087	0.7125	0.7166	0.7208	0.7252	0.7294	0.7338	0.7384	0.7431	0.7481	0.7532	0.7586	0.7641	0.7699	0.7758	0.7820	0.7883	0.7949	0.8016
66	0.6774	0.6802	0.6832	0.6863	0.6897	0.6932	0.6969	0.7007	0.7048	0.7090	0.7134	0.7177	0.7221	0.7267	0.7315	0.7366	0.7418	0.7472	0.7528	0.7587	0.7648	0.7710	0.7775	0.7842	0.7911
67	0.6650	0.6678	0.6708	0.6740	0.6773	0.6808	0.6845	0.6883	0.6924	0.6967	0.7011	0.7054	0.7098	0.7145	0.7193	0.7244	0.7297	0.7352	0.7409	0.7468	0.7530	0.7594	0.7660	0.7729	0.7800
68	0.6521	0.6549	0.6579	0.6610	0.6643	0.6678	0.6715	0.6754	0.6795	0.6837	0.6882	0.6925	0.6969	0.7016	0.7065	0.7116	0.7169	0.7225	0.7282	0.7343	0.7405	0.7471	0.7538	0.7608	0.7681
69	0.6387	0.6415	0.6444	0.6476	0.6509	0.6544	0.6580	0.6619	0.6660	0.6702	0.6747	0.6790	0.6835	0.6881	0.6930	0.6982	0.7035	0.7091	0.7150	0.7210	0.7274	0.7340	0.7409	0.7480	0.7554
70	0.6248	0.6276	0.6305	0.6336	0.6369	0.6404	0.6440	0.6479	0.6520	0.6562	0.6607	0.6650	0.6694	0.6741	0.6790	0.6842	0.6895	0.6952	0.7010	0.7072	0.7136	0.7203	0.7272	0.7345	0.7420
71	0.6105	0.6132	0.6161	0.6192	0.6225	0.6259	0.6296	0.6334	0.6374	0.6417	0.6462	0.6504	0.6549	0.6595	0.6644	0.6696	0.6750	0.6806	0.6865	0.6927	0.6991	0.7059	0.7129	0.7203	0.7279
72	0.5957	0.5984	0.6013	0.6044	0.6076	0.6110	0.6146	0.6184	0.6225	0.6267	0.6311	0.6353	0.6398	0.6444	0.6493	0.6544	0.6598	0.6655	0.6714	0.6776	0.6841	0.6909	0.6980	0.7054	0.7132
73	0.5806	0.5833	0.5861	0.5891	0.5923	0.5957	0.5993	0.6031	0.6070	0.6112	0.6157	0.6198	0.6242	0.6289	0.6337	0.6388	0.6442	0.6498	0.6557	0.6619	0.6684	0.6753	0.6824	0.6899	0.6977
74	0.5651	0.5677	0.5705	0.5735	0.5767	0.5800	0.5836	0.5873	0.5912	0.5954	0.5998	0.6039	0.6083	0.6129	0.6177	0.6227	0.6281	0.6337	0.6396	0.6458	0.6523	0.6591	0.6663	0.6738	0.6817
75	0.5493	0.5519	0.5547	0.5576	0.5607	0.5640	0.5675	0.5712	0.5751	0.5792	0.5835	0.5876	0.5919	0.5965	0.6012	0.6062	0.6115	0.6171	0.6229	0.6291	0.6356	0.6424	0.6496	0.6571	0.6650
76	0.5333	0.5358	0.5385	0.5414	0.5445	0.5477	0.5511	0.5548	0.5586	0.5627	0.5670	0.5710	0.5752	0.5797	0.5844	0.5894	0.5946	0.6001	0.6059	0.6120	0.6185	0.6253	0.6324	0.6400	0.6479
77	0.5170	0.5195	0.5222	0.5250	0.5280	0.5312	0.5345	0.5381	0.5419	0.5459	0.5501	0.5541	0.5583	0.5627	0.5673	0.5722	0.5774	0.5828	0.5885	0.5946	0.6010	0.6077	0.6148	0.6224	0.6302
78	0.5006	0.5030	0.5056	0.5084	0.5113	0.5145	0.5178	0.5213	0.5250	0.5289	0.5331	0.5369	0.5410	0.5454	0.5499	0.5547	0.5598	0.5652	0.5709	0.5768	0.5832	0.5898	0.5969	0.6043	0.6122
79	0.4840	0.4864	0.4890	0.4917	0.4945	0.4976	0.5008	0.5043	0.5079	0.5118	0.5158	0.5196	0.5237	0.5279	0.5324	0.5371	0.5421	0.5474	0.5529	0.5588	0.5651	0.5717	0.5786	0.5860	0.5938
80	0.4674	0.4698	0.4722	0.4749	0.4777	0.4806	0.4838	0.4872	0.4907	0.4945	0.4985	0.5022	0.5061	0.5103	0.5147	0.5193	0.5242	0.5294	0.5348	0.5406	0.5467	0.5532	0.5601	0.5674	0.5751

North Carolina
Administration
Option 2 Conv

Age	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
15	0.9856	0.9864	0.9871	0.9879	0.9887	0.9894	0.9902	0.9909	0.9916	0.9923	0.9929	0.9935	0.9941	0.9947	0.9952	0.9957
16	0.9835	0.9844	0.9852	0.9861	0.9869	0.9877	0.9885	0.9893	0.9901	0.9908	0.9915	0.9922	0.9929	0.9935	0.9941	0.9947
17	0.9812	0.9822	0.9831	0.9840	0.9849	0.9858	0.9867	0.9875	0.9884	0.9892	0.9900	0.9907	0.9915	0.9922	0.9929	0.9935
18	0.9787	0.9797	0.9807	0.9817	0.9827	0.9836	0.9846	0.9855	0.9864	0.9873	0.9882	0.9890	0.9898	0.9906	0.9914	0.9921
19	0.9777	0.9788	0.9798	0.9808	0.9819	0.9829	0.9839	0.9848	0.9858	0.9867	0.9876	0.9885	0.9893	0.9901	0.9909	0.9917
20	0.9767	0.9778	0.9789	0.9800	0.9811	0.9821	0.9832	0.9842	0.9852	0.9861	0.9871	0.9880	0.9889	0.9897	0.9905	0.9913
21	0.9758	0.9769	0.9781	0.9792	0.9803	0.9814	0.9825	0.9835	0.9846	0.9856	0.9865	0.9875	0.9884	0.9893	0.9901	0.9910
22	0.9749	0.9761	0.9773	0.9784	0.9796	0.9807	0.9819	0.9829	0.9840	0.9851	0.9861	0.9871	0.9880	0.9889	0.9898	0.9906
23	0.9740	0.9753	0.9765	0.9777	0.9789	0.9801	0.9813	0.9824	0.9835	0.9846	0.9857	0.9867	0.9877	0.9886	0.9895	0.9904
24	0.9732	0.9745	0.9758	0.9770	0.9783	0.9795	0.9807	0.9819	0.9831	0.9842	0.9853	0.9863	0.9874	0.9883	0.9893	0.9902
25	0.9722	0.9736	0.9749	0.9763	0.9776	0.9789	0.9801	0.9814	0.9826	0.9838	0.9849	0.9860	0.9870	0.9881	0.9890	0.9900
26	0.9711	0.9725	0.9739	0.9753	0.9767	0.9780	0.9794	0.9807	0.9819	0.9831	0.9843	0.9855	0.9866	0.9877	0.9887	0.9896
27	0.9697	0.9712	0.9727	0.9742	0.9756	0.9770	0.9784	0.9798	0.9811	0.9824	0.9836	0.9848	0.9860	0.9871	0.9882	0.9892
28	0.9682	0.9697	0.9713	0.9728	0.9744	0.9759	0.9773	0.9788	0.9802	0.9815	0.9828	0.9841	0.9853	0.9865	0.9876	0.9887
29	0.9665	0.9681	0.9698	0.9714	0.9730	0.9746	0.9761	0.9776	0.9791	0.9805	0.9819	0.9833	0.9845	0.9858	0.9870	0.9881
30	0.9646	0.9664	0.9681	0.9698	0.9715	0.9732	0.9748	0.9764	0.9780	0.9795	0.9809	0.9823	0.9837	0.9850	0.9863	0.9874
31	0.9627	0.9645	0.9664	0.9682	0.9699	0.9717	0.9734	0.9751	0.9767	0.9783	0.9799	0.9814	0.9828	0.9842	0.9855	0.9868
32	0.9607	0.9626	0.9645	0.9664	0.9683	0.9701	0.9719	0.9737	0.9754	0.9771	0.9787	0.9803	0.9818	0.9833	0.9847	0.9860
33	0.9585	0.9605	0.9625	0.9645	0.9665	0.9684	0.9703	0.9722	0.9740	0.9758	0.9775	0.9792	0.9808	0.9824	0.9839	0.9853
34	0.9562	0.9583	0.9604	0.9625	0.9646	0.9667	0.9687	0.9706	0.9726	0.9744	0.9763	0.9780	0.9797	0.9814	0.9829	0.9844
35	0.9538	0.9560	0.9582	0.9604	0.9626	0.9648	0.9669	0.9690	0.9710	0.9730	0.9749	0.9768	0.9786	0.9803	0.9820	0.9835
36	0.9512	0.9535	0.9559	0.9582	0.9605	0.9627	0.9649	0.9671	0.9693	0.9714	0.9734	0.9754	0.9773	0.9791	0.9809	0.9826
37	0.9484	0.9508	0.9533	0.9557	0.9581	0.9605	0.9628	0.9651	0.9674	0.9696	0.9718	0.9739	0.9759	0.9778	0.9797	0.9815
38	0.9454	0.9479	0.9505	0.9530	0.9555	0.9580	0.9605	0.9629	0.9653	0.9677	0.9700	0.9722	0.9743	0.9764	0.9784	0.9802
39	0.9421	0.9448	0.9474	0.9501	0.9528	0.9554	0.9580	0.9605	0.9631	0.9655	0.9679	0.9703	0.9726	0.9747	0.9768	0.9789
40	0.9386	0.9414	0.9442	0.9470	0.9498	0.9525	0.9552	0.9579	0.9606	0.9632	0.9657	0.9682	0.9706	0.9729	0.9752	0.9773
41	0.9349	0.9378	0.9408	0.9437	0.9466	0.9495	0.9523	0.9552	0.9580	0.9607	0.9634	0.9660	0.9685	0.9710	0.9734	0.9756
42	0.9311	0.9341	0.9372	0.9402	0.9432	0.9463	0.9493	0.9522	0.9552	0.9581	0.9609	0.9636	0.9663	0.9689	0.9714	0.9738
43	0.9271	0.9303	0.9335	0.9367	0.9398	0.9430	0.9461	0.9492	0.9523	0.9553	0.9583	0.9612	0.9640	0.9668	0.9694	0.9720
44	0.9232	0.9265	0.9298	0.9331	0.9364	0.9397	0.9430	0.9463	0.9495	0.9526	0.9557	0.9588	0.9618	0.9646	0.9674	0.9701
45	0.9194	0.9228	0.9262	0.9297	0.9331	0.9366	0.9400	0.9434	0.9467	0.9500	0.9533	0.9565	0.9596	0.9626	0.9655	0.9683
46	0.9158	0.9193	0.9229	0.9265	0.9301	0.9336	0.9372	0.9407	0.9442	0.9476	0.9510	0.9543	0.9576	0.9607	0.9638	0.9667
47	0.9121	0.9158	0.9195	0.9232	0.9269	0.9306	0.9343	0.9379	0.9416	0.9452	0.9487	0.9521	0.9555	0.9588	0.9620	0.9651
48	0.9083	0.9121	0.9159	0.9198	0.9236	0.9275	0.9313	0.9351	0.9389	0.9426	0.9463	0.9499	0.9534	0.9568	0.9601	0.9633
49	0.9043	0.9082	0.9122	0.9162	0.9202	0.9242	0.9282	0.9321	0.9360	0.9399	0.9437	0.9475	0.9511	0.9547	0.9582	0.9615
50	0.9002	0.9043	0.9084	0.9125	0.9167	0.9208	0.9249	0.9290	0.9331	0.9371	0.9411	0.9450	0.9488	0.9525	0.9562	0.9596
51	0.8959	0.9002	0.9044	0.9087	0.9130	0.9173	0.9216	0.9259	0.9301	0.9343	0.9384	0.9425	0.9464	0.9503	0.9541	0.9577
52	0.8915	0.8959	0.9004	0.9048	0.9093	0.9137	0.9182	0.9226	0.9270	0.9314	0.9357	0.9399	0.9440	0.9480	0.9519	0.9557
53	0.8870	0.8916	0.8962	0.9008	0.9054	0.9101	0.9147	0.9193	0.9238	0.9284	0.9328	0.9372	0.9415	0.9457	0.9498	0.9537
54	0.8823	0.8871	0.8919	0.8966	0.9015	0.9063	0.9111	0.9158	0.9206	0.9253	0.9299	0.9345	0.9389	0.9433	0.9475	0.9516
55	0.8775	0.8824	0.8874	0.8924	0.8974	0.9024	0.9073	0.9123	0.9172	0.9221	0.9269	0.9317	0.9363	0.9409	0.9453	0.9495
56	0.8725	0.8776	0.8827	0.8879	0.8931	0.8983	0.9035	0.9086	0.9138	0.9188	0.9239	0.9288	0.9336	0.9383	0.9429	0.9474
57	0.8672	0.8725	0.8779	0.8832	0.8886	0.8940	0.8994	0.9048	0.9101	0.9154	0.9206	0.9258	0.9308	0.9357	0.9405	0.9451
58	0.8617	0.8672	0.8727	0.8783	0.8839	0.8895	0.8951	0.9007	0.9063	0.9118	0.9172	0.9226	0.9278	0.9330	0.9380	0.9428
59	0.8557	0.8614	0.8672	0.8730	0.8788	0.8847	0.8905	0.8963	0.9021	0.9079	0.9136	0.9192	0.9246	0.9300	0.9352	0.9403
60	0.8493	0.8552	0.8612	0.8672	0.8733	0.8794	0.8855	0.8916	0.8976	0.9037	0.9096	0.9154	0.9212	0.9268	0.9322	0.9375
61	0.8424	0.8485	0.8547	0.8610	0.8673	0.8737	0.8800	0.8864	0.8927	0.8990	0.9052	0.9113	0.9173	0.9232	0.9289	0.9345
62	0.8349	0.8412	0.8477	0.8542	0.8608	0.8674	0.8741	0.8807	0.8873	0.8939	0.9004	0.9068	0.9131	0.9193	0.9253	0.9311
63	0.8268	0.8333	0.8400	0.8468	0.8537	0.8606	0.8675	0.8744	0.8814	0.8882	0.8951	0.9018	0.9084	0.9149	0.9212	0.9274
64	0.8180	0.8248	0.8317	0.8387	0.8459	0.8531	0.8603	0.8675	0.8748	0.8820	0.8892	0.8963	0.9032	0.9101	0.9167	0.9232
65	0.8085	0.8155	0.8227	0.8300	0.8374	0.8449	0.8524	0.8600	0.8676	0.8752	0.8827	0.8901	0.8975	0.9047	0.9117	0.9185
66	0.7982	0.8055	0.8129	0.8205	0.8282	0.8360	0.8438	0.8517	0.8597	0.8676	0.8755	0.8833	0.8911	0.8987	0.9061	0.9133
67	0.7872	0.7947	0.8024	0.8102	0.8182	0.8263	0.8345	0.8427	0.8510	0.8593	0.8676	0.8759	0.8840	0.8920	0.8999	0.9075
68	0.7755	0.7832	0.7911	0.7992	0.8074	0.8158	0.8243	0.8330	0.8416	0.8503	0.8590	0.8677	0.8763	0.8847	0.8930	0.9011
69	0.7630	0.7709	0.7790	0.7874	0.7959	0.8046	0.8134	0.8224	0.8314	0.8405	0.8496	0.8587	0.8678	0.8767	0.8855	0.8940
70	0.7498	0.7579	0.7662	0.7748	0.7836	0.7925	0.8017	0.8110	0.8204	0.8299	0.8394	0.8490	0.8585	0.8679	0.8771	0.8862
71	0.7359	0.7441	0.7526	0.7614	0.7704	0.7797	0.7891	0.7988	0.8085	0.8184	0.8284	0.8384	0.8484	0.8583	0.8681	0.8777
72	0.7212	0.7296	0.7383	0.7472	0.7565	0.7660	0.7758	0.7857	0.7959	0.8061	0.8165	0.8270	0.8374	0.8478	0.8582	0.8683
73	0.7059	0.7144	0.7232	0.7323	0.7418	0.7516	0.7616	0.7718	0.7823	0.7930	0.8038	0.8147	0.8256	0.8366	0.8474	0.8582
74	0.6899	0.6985	0.7074	0.7167	0.7264	0.7363	0.7466	0.7572	0.7680	0.7790	0.7902	0.8015	0.8129	0.8244	0.8358	0.8471
75	0.6733	0.6820	0.6910	0.7005	0.7102	0.7204	0.7309	0.7417	0.7528	0.7642	0.7757	0.7875	0.7994	0.8114	0.8233	0.8352
76	0.6562	0.6649	0.6740	0.6835	0.6934	0.7037	0.7144	0.7255	0.7368	0.7485	0.7605	0.7726	0.7850	0.7974	0.8099	0.8224
77	0.6386	0.6473	0.6564	0.6660	0.6760	0.6864	0.6973	0.7085	0.7201	0.7321	0.7444	0.7569	0.7697	0.7826	0.7956	0.8087
78	0.6205	0.6292	0.6384	0.6480	0.6580	0.6685	0.6795	0.6909	0.7027	0.7149	0.7275	0.7404	0.7535	0.7669	0.7805	0.7941
79	0.6020	0.6107	0.6198	0.6295	0.6395	0.6501	0.6612	0.6727	0.6846	0.6970	0.7099	0.7231	0.7366	0.7504	0.7644	0.7785
80	0.5833	0.5919	0.6010	0.6105	0.6206	0.6312	0.6423	0.6539	0.6660	0.6785	0.6916	0.7050	0.7189	0.7331	0.7475	0.7622

North Carolina Retirement Systems
Administration Factors based on Experience Study at December 31, 2014
Option 3 Conversion Factors -Disability Retirements

	Spouse Age																								
Age	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**	**32**	**33**	**34**	**35**	**36**	**37**	**38**	**39**
15	0.9742	0.9744	0.9746	0.9748	0.9751	0.9753	0.9756	0.9758	0.9761	0.9764	0.9767	0.9769	0.9772	0.9776	0.9779	0.9782	0.9785	0.9789	0.9792	0.9796	0.9799	0.9803	0.9807	0.9811	0.9815
16	0.9721	0.9723	0.9725	0.9728	0.9730	0.9733	0.9735	0.9738	0.9741	0.9743	0.9746	0.9749	0.9753	0.9756	0.9759	0.9763	0.9766	0.9770	0.9773	0.9777	0.9781	0.9785	0.9789	0.9793	0.9797
17	0.9698	0.9700	0.9703	0.9705	0.9708	0.9710	0.9713	0.9716	0.9719	0.9722	0.9725	0.9728	0.9731	0.9734	0.9738	0.9741	0.9745	0.9749	0.9753	0.9757	0.9761	0.9765	0.9769	0.9773	0.9778
18	0.9674	0.9676	0.9678	0.9681	0.9684	0.9686	0.9689	0.9692	0.9695	0.9698	0.9701	0.9704	0.9708	0.9711	0.9715	0.9719	0.9722	0.9726	0.9730	0.9734	0.9739	0.9743	0.9747	0.9752	0.9757
19	0.9659	0.9662	0.9664	0.9667	0.9670	0.9672	0.9675	0.9678	0.9681	0.9685	0.9688	0.9691	0.9695	0.9698	0.9702	0.9706	0.9710	0.9714	0.9718	0.9722	0.9727	0.9731	0.9736	0.9741	0.9745
20	0.9645	0.9647	0.9650	0.9653	0.9656	0.9658	0.9661	0.9665	0.9668	0.9671	0.9674	0.9678	0.9682	0.9685	0.9689	0.9693	0.9697	0.9702	0.9706	0.9710	0.9715	0.9720	0.9724	0.9729	0.9734
21	0.9630	0.9633	0.9636	0.9638	0.9641	0.9644	0.9647	0.9651	0.9654	0.9657	0.9661	0.9664	0.9668	0.9672	0.9676	0.9680	0.9684	0.9689	0.9693	0.9698	0.9703	0.9708	0.9713	0.9718	0.9723
22	0.9616	0.9618	0.9621	0.9624	0.9627	0.9630	0.9633	0.9637	0.9640	0.9644	0.9647	0.9651	0.9655	0.9659	0.9663	0.9667	0.9672	0.9676	0.9681	0.9686	0.9691	0.9696	0.9701	0.9706	0.9712
23	0.9601	0.9604	0.9607	0.9610	0.9613	0.9616	0.9619	0.9623	0.9626	0.9630	0.9634	0.9637	0.9642	0.9646	0.9650	0.9654	0.9659	0.9664	0.9669	0.9673	0.9679	0.9684	0.9689	0.9695	0.9700
24	0.9586	0.9589	0.9592	0.9595	0.9598	0.9601	0.9605	0.9608	0.9612	0.9616	0.9620	0.9624	0.9628	0.9632	0.9637	0.9641	0.9646	0.9651	0.9656	0.9661	0.9666	0.9672	0.9677	0.9683	0.9689
25	0.9571	0.9573	0.9576	0.9580	0.9583	0.9586	0.9590	0.9593	0.9597	0.9601	0.9605	0.9609	0.9613	0.9618	0.9622	0.9627	0.9632	0.9637	0.9642	0.9648	0.9653	0.9659	0.9664	0.9670	0.9676
26	0.9553	0.9556	0.9559	0.9562	0.9565	0.9569	0.9572	0.9576	0.9580	0.9584	0.9588	0.9592	0.9597	0.9602	0.9606	0.9611	0.9616	0.9622	0.9627	0.9632	0.9638	0.9644	0.9650	0.9656	0.9662
27	0.9534	0.9537	0.9540	0.9543	0.9546	0.9550	0.9554	0.9558	0.9561	0.9566	0.9570	0.9574	0.9579	0.9584	0.9589	0.9594	0.9599	0.9604	0.9610	0.9616	0.9622	0.9628	0.9634	0.9640	0.9647
28	0.9513	0.9516	0.9519	0.9523	0.9526	0.9530	0.9533	0.9537	0.9541	0.9546	0.9550	0.9555	0.9559	0.9564	0.9569	0.9575	0.9580	0.9586	0.9591	0.9597	0.9604	0.9610	0.9616	0.9623	0.9630
29	0.9491	0.9494	0.9497	0.9501	0.9504	0.9508	0.9512	0.9516	0.9520	0.9524	0.9529	0.9534	0.9539	0.9544	0.9549	0.9554	0.9560	0.9566	0.9572	0.9578	0.9584	0.9591	0.9598	0.9604	0.9612
30	0.9468	0.9471	0.9474	0.9478	0.9481	0.9485	0.9489	0.9493	0.9498	0.9502	0.9507	0.9512	0.9517	0.9522	0.9527	0.9533	0.9539	0.9545	0.9551	0.9557	0.9564	0.9571	0.9578	0.9585	0.9592
31	0.9444	0.9447	0.9450	0.9454	0.9458	0.9461	0.9465	0.9470	0.9474	0.9479	0.9484	0.9489	0.9494	0.9499	0.9505	0.9511	0.9517	0.9523	0.9529	0.9536	0.9543	0.9550	0.9557	0.9564	0.9572
32	0.9418	0.9422	0.9425	0.9429	0.9433	0.9437	0.9441	0.9445	0.9450	0.9454	0.9459	0.9464	0.9470	0.9475	0.9481	0.9487	0.9493	0.9500	0.9506	0.9513	0.9520	0.9528	0.9535	0.9543	0.9551
33	0.9392	0.9396	0.9399	0.9403	0.9407	0.9411	0.9415	0.9420	0.9424	0.9429	0.9434	0.9439	0.9445	0.9451	0.9457	0.9463	0.9469	0.9476	0.9483	0.9490	0.9497	0.9505	0.9512	0.9520	0.9529
34	0.9365	0.9369	0.9372	0.9376	0.9380	0.9384	0.9388	0.9393	0.9398	0.9403	0.9408	0.9413	0.9419	0.9425	0.9431	0.9437	0.9444	0.9451	0.9458	0.9465	0.9473	0.9480	0.9488	0.9497	0.9505
35	0.9337	0.9340	0.9344	0.9348	0.9352	0.9356	0.9360	0.9365	0.9370	0.9375	0.9380	0.9386	0.9392	0.9398	0.9404	0.9411	0.9417	0.9424	0.9432	0.9439	0.9447	0.9455	0.9464	0.9472	0.9481
36	0.9307	0.9311	0.9314	0.9318	0.9322	0.9327	0.9331	0.9336	0.9341	0.9346	0.9352	0.9357	0.9363	0.9369	0.9376	0.9383	0.9390	0.9397	0.9404	0.9412	0.9420	0.9429	0.9437	0.9446	0.9455
37	0.9276	0.9279	0.9283	0.9287	0.9291	0.9296	0.9300	0.9305	0.9310	0.9315	0.9321	0.9327	0.9333	0.9339	0.9346	0.9353	0.9360	0.9368	0.9375	0.9383	0.9392	0.9400	0.9409	0.9418	0.9428
38	0.9243	0.9246	0.9250	0.9254	0.9258	0.9263	0.9268	0.9273	0.9278	0.9283	0.9289	0.9295	0.9301	0.9308	0.9314	0.9321	0.9329	0.9337	0.9344	0.9353	0.9361	0.9370	0.9379	0.9389	0.9399
39	0.9208	0.9211	0.9215	0.9220	0.9224	0.9228	0.9233	0.9238	0.9244	0.9249	0.9255	0.9261	0.9267	0.9274	0.9281	0.9288	0.9296	0.9304	0.9312	0.9320	0.9329	0.9338	0.9348	0.9358	0.9368
40	0.9171	0.9175	0.9179	0.9183	0.9188	0.9192	0.9197	0.9202	0.9208	0.9213	0.9219	0.9225	0.9232	0.9239	0.9246	0.9253	0.9261	0.9269	0.9278	0.9286	0.9295	0.9305	0.9315	0.9325	0.9335
41	0.9133	0.9137	0.9141	0.9145	0.9150	0.9155	0.9160	0.9165	0.9170	0.9176	0.9182	0.9188	0.9195	0.9202	0.9209	0.9217	0.9225	0.9233	0.9242	0.9251	0.9260	0.9270	0.9280	0.9290	0.9301
42	0.9094	0.9098	0.9102	0.9106	0.9111	0.9116	0.9121	0.9126	0.9132	0.9137	0.9144	0.9150	0.9157	0.9164	0.9171	0.9179	0.9187	0.9196	0.9205	0.9214	0.9224	0.9234	0.9244	0.9255	0.9266
43	0.9054	0.9058	0.9062	0.9067	0.9071	0.9076	0.9081	0.9087	0.9092	0.9098	0.9104	0.9111	0.9118	0.9125	0.9133	0.9141	0.9149	0.9158	0.9167	0.9176	0.9186	0.9197	0.9207	0.9218	0.9230
44	0.9014	0.9018	0.9022	0.9027	0.9031	0.9036	0.9041	0.9047	0.9053	0.9059	0.9065	0.9072	0.9079	0.9086	0.9094	0.9102	0.9111	0.9119	0.9129	0.9138	0.9149	0.9159	0.9170	0.9182	0.9193
45	0.8974	0.8978	0.8983	0.8987	0.8992	0.8997	0.9002	0.9008	0.9013	0.9020	0.9026	0.9033	0.9040	0.9048	0.9055	0.9064	0.9072	0.9082	0.9091	0.9101	0.9111	0.9122	0.9134	0.9145	0.9157
46	0.8936	0.8940	0.8944	0.8949	0.8954	0.8959	0.8964	0.8970	0.8976	0.8982	0.8988	0.8995	0.9003	0.9010	0.9018	0.9027	0.9036	0.9045	0.9055	0.9065	0.9075	0.9087	0.9098	0.9110	0.9123
47	0.8897	0.8901	0.8905	0.8910	0.8915	0.8920	0.8925	0.8931	0.8937	0.8943	0.8950	0.8957	0.8964	0.8972	0.8980	0.8989	0.8998	0.9007	0.9017	0.9028	0.9038	0.9050	0.9062	0.9074	0.9087
48	0.8856	0.8860	0.8865	0.8869	0.8874	0.8879	0.8885	0.8891	0.8897	0.8903	0.8910	0.8917	0.8924	0.8932	0.8941	0.8950	0.8959	0.8968	0.8979	0.8989	0.9000	0.9012	0.9024	0.9036	0.9050
49	0.8814	0.8819	0.8823	0.8828	0.8833	0.8838	0.8843	0.8849	0.8855	0.8862	0.8869	0.8876	0.8883	0.8892	0.8900	0.8909	0.8918	0.8928	0.8938	0.8949	0.8961	0.8972	0.8985	0.8998	0.9011
50	0.8771	0.8776	0.8780	0.8785	0.8790	0.8795	0.8801	0.8807	0.8813	0.8819	0.8826	0.8834	0.8841	0.8849	0.8858	0.8867	0.8877	0.8887	0.8897	0.8908	0.8920	0.8932	0.8944	0.8958	0.8971
51	0.8727	0.8731	0.8736	0.8741	0.8746	0.8751	0.8757	0.8763	0.8769	0.8776	0.8783	0.8790	0.8798	0.8806	0.8815	0.8824	0.8834	0.8844	0.8855	0.8866	0.8878	0.8890	0.8903	0.8916	0.8930
52	0.8682	0.8686	0.8691	0.8695	0.8700	0.8706	0.8712	0.8718	0.8724	0.8731	0.8738	0.8745	0.8753	0.8762	0.8770	0.8780	0.8790	0.8800	0.8811	0.8822	0.8834	0.8847	0.8860	0.8874	0.8888
53	0.8635	0.8639	0.8644	0.8649	0.8654	0.8659	0.8665	0.8671	0.8678	0.8684	0.8692	0.8699	0.8707	0.8716	0.8725	0.8734	0.8744	0.8755	0.8766	0.8777	0.8790	0.8802	0.8816	0.8830	0.8845
54	0.8587	0.8592	0.8596	0.8601	0.8606	0.8612	0.8618	0.8624	0.8630	0.8637	0.8644	0.8652	0.8660	0.8669	0.8678	0.8688	0.8698	0.8708	0.8720	0.8731	0.8744	0.8757	0.8770	0.8785	0.8800
55	0.8538	0.8543	0.8547	0.8552	0.8558	0.8563	0.8569	0.8575	0.8582	0.8589	0.8596	0.8604	0.8612	0.8621	0.8630	0.8640	0.8650	0.8661	0.8672	0.8684	0.8697	0.8710	0.8724	0.8738	0.8754
56	0.8488	0.8492	0.8497	0.8502	0.8507	0.8513	0.8519	0.8525	0.8531	0.8538	0.8546	0.8554	0.8562	0.8571	0.8580	0.8590	0.8600	0.8611	0.8623	0.8635	0.8648	0.8661	0.8675	0.8690	0.8706
57	0.8435	0.8440	0.8445	0.8450	0.8455	0.8460	0.8466	0.8473	0.8479	0.8486	0.8494	0.8502	0.8510	0.8519	0.8528	0.8538	0.8549	0.8560	0.8572	0.8584	0.8597	0.8611	0.8625	0.8640	0.8656
58	0.8381	0.8385	0.8390	0.8395	0.8400	0.8406	0.8412	0.8418	0.8425	0.8432	0.8439	0.8447	0.8456	0.8465	0.8475	0.8485	0.8495	0.8507	0.8518	0.8531	0.8544	0.8558	0.8573	0.8588	0.8604
59	0.8324	0.8328	0.8333	0.8338	0.8343	0.8349	0.8355	0.8361	0.8368	0.8375	0.8383	0.8391	0.8399	0.8408	0.8418	0.8428	0.8439	0.8450	0.8462	0.8475	0.8488	0.8502	0.8517	0.8533	0.8549
60	0.8263	0.8268	0.8273	0.8278	0.8283	0.8289	0.8295	0.8301	0.8308	0.8315	0.8323	0.8331	0.8339	0.8349	0.8358	0.8369	0.8379	0.8391	0.8403	0.8416	0.8430	0.8444	0.8459	0.8475	0.8491
61	0.8200	0.8204	0.8209	0.8214	0.8219	0.8225	0.8231	0.8237	0.8244	0.8251	0.8259	0.8267	0.8276	0.8285	0.8295	0.8305	0.8316	0.8328	0.8340	0.8353	0.8367	0.8382	0.8397	0.8413	0.8430
62	0.8132	0.8137	0.8141	0.8146	0.8152	0.8157	0.8164	0.8170	0.8177	0.8184	0.8192	0.8200	0.8209	0.8218	0.8228	0.8238	0.8250	0.8261	0.8274	0.8287	0.8301	0.8315	0.8331	0.8347	0.8364
63	0.8060	0.8065	0.8070	0.8075	0.8080	0.8086	0.8092	0.8098	0.8105	0.8112	0.8120	0.8128	0.8137	0.8147	0.8157	0.8167	0.8178	0.8190	0.8203	0.8216	0.8230	0.8245	0.8261	0.8277	0.8295
64	0.7984	0.7989	0.7994	0.7999	0.8004	0.8010	0.8016	0.8022	0.8029	0.8037	0.8044	0.8053	0.8061	0.8071	0.8081	0.8092	0.8103	0.8115	0.8128	0.8141	0.8155	0.8170	0.8186	0.8203	0.8220
65	0.7904	0.7908	0.7913	0.7918	0.7923	0.7929	0.7935	0.7942	0.7949	0.7956	0.7964	0.7972	0.7981	0.7991	0.8001	0.8011	0.8023	0.8035	0.8048	0.8061	0.8075	0.8091	0.8107	0.8123	0.8141
66	0.7818	0.7823	0.7828	0.7833	0.7838	0.7844	0.7850	0.7857	0.7863	0.7871	0.7879	0.7887	0.7896	0.7905	0.7915	0.7926	0.7938	0.7950	0.7963	0.7976	0.7991	0.8006	0.8022	0.8039	0.8057
67	0.7728	0.7733	0.7738	0.7743	0.7748	0.7754	0.7760	0.7766	0.7773	0.7781	0.7788	0.7797	0.7806	0.7815	0.7825	0.7836	0.7848	0.7860	0.7873	0.7887	0.7901	0.7917	0.7933	0.7950	0.7969
68	0.7633	0.7638	0.7643	0.7648	0.7653	0.7659	0.7665	0.7671	0.7678	0.7685	0.7693	0.7702	0.7711	0.7720	0.7730	0.7741	0.7753	0.7765	0.7778	0.7792	0.7807	0.7822	0.7839	0.7856	0.7875
69	0.7533	0.7538	0.7542	0.7548	0.7553	0.7559	0.7565	0.7571	0.7578	0.7585	0.7593	0.7602	0.7611	0.7620	0.7630	0.7641	0.7653	0.7665	0.7678	0.7692	0.7707	0.7723	0.7739	0.7757	0.7775
70	0.7428	0.7433	0.7437	0.7442	0.7448	0.7454	0.7460	0.7466	0.7473	0.7480	0.7488	0.7496	0.7505	0.7515	0.7525	0.7536	0.7548	0.7560	0.7573	0.7587	0.7602	0.7618	0.7634	0.7652	0.7671
71	0.7318	0.7323	0.7327	0.7332	0.7338	0.7343	0.7349	0.7356	0.7363	0.7370	0.7378	0.7386	0.7395	0.7405	0.7415	0.7426	0.7438	0.7450	0.7463	0.7477	0.7492	0.7508	0.7525	0.7542	0.7561
72	0.7203	0.7208	0.7212	0.7217	0.7223	0.7228	0.7234	0.7241	0.7248	0.7255	0.7263	0.7271	0.7280	0.7289	0.7300	0.7311	0.7322	0.7335	0.7348	0.7362	0.7377	0.7393	0.7409	0.7427	0.7446
73	0.7083	0.7088	0.7092	0.7097	0.7103	0.7108	0.7114	0.7121	0.7127	0.7135	0.7142	0.7151	0.7160	0.7169	0.7179	0.7190	0.7202	0.7214	0.7227	0.7241	0.7256	0.7272	0.7289	0.7307	0.7326
74	0.6958	0.6963	0.6968	0.6972	0.6978	0.6983	0.6989	0.6996	0.7002	0.7010	0.7017	0.7025	0.7034	0.7044	0.7054	0.7065	0.7076	0.7089	0.7102	0.7116	0.7131	0.7147	0.7164	0.7182	0.7201
75	0.6829	0.6833	0.6838	0.6843	0.6848	0.6854	0.6860	0.6866	0.6873	0.6880	0.6887	0.6896	0.6904	0.6914	0.6924	0.6935	0.6946	0.6959	0.6972	0.6986	0.7001	0.7017	0.7033	0.7051	0.7071
76	0.6695	0.6699	0.6704	0.6709	0.6714	0.6719	0.6725	0.6732	0.6738	0.6745	0.6753	0.6761	0.6770	0.6779	0.6789	0.6800	0.6811	0.6824	0.6837	0.6851	0.6866	0.6881	0.6898	0.6916	0.6936
77	0.6556	0.6561	0.6565	0.6570	0.6575	0.6581	0.6587	0.6593	0.6599	0.6606	0.6614	0.6622	0.6631	0.6640	0.6650	0.6661	0.6672	0.6684	0.6697	0.6711	0.6726	0.6742	0.6759	0.6777	0.6796
78	0.6414	0.6418	0.6423	0.6427	0.6433	0.6438	0.6444	0.6450	0.6456	0.6463	0.6471	0.6479	0.6487	0.6497	0.6507	0.6517	0.6528	0.6541	0.6553	0.6567	0.6582	0.6598	0.6614	0.6632	0.6652
79	0.6267	0.6272	0.6276	0.6281	0.6286	0.6291	0.6297	0.6303	0.6309	0.6316	0.6324	0.6332	0.6340	0.6349	0.6359	0.6370	0.6381	0.6393	0.6406	0.6419	0.6434	0.6450	0.6466	0.6484	0.6503
80	0.6117	0.6121	0.6126	0.6131	0.6135	0.6141	0.6146	0.6152	0.6159	0.6166	0.6173	0.6181	0.6189	0.6198	0.6208	0.6218	0.6229	0.6241	0.6254	0.6267	0.6282	0.6297	0.6314	0.6332	0.6351

North Carolina
Administration
Option 3 Conv

Age	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
15	0.9819	0.9823	0.9827	0.9832	0.9836	0.9840	0.9845	0.9849	0.9854	0.9858	0.9863	0.9867	0.9872	0.9876	0.9880	0.9885	0.9889	0.9893	0.9898	0.9902	0.9906	0.9911	0.9915	0.9919	0.9923
16	0.9801	0.9806	0.9810	0.9815	0.9819	0.9824	0.9829	0.9833	0.9838	0.9843	0.9848	0.9853	0.9857	0.9862	0.9866	0.9871	0.9876	0.9880	0.9885	0.9890	0.9894	0.9899	0.9903	0.9908	0.9912
17	0.9782	0.9787	0.9792	0.9796	0.9801	0.9806	0.9811	0.9816	0.9821	0.9826	0.9831	0.9836	0.9841	0.9846	0.9851	0.9856	0.9861	0.9866	0.9871	0.9876	0.9881	0.9886	0.9891	0.9896	0.9901
18	0.9761	0.9766	0.9771	0.9776	0.9781	0.9786	0.9792	0.9797	0.9802	0.9808	0.9813	0.9819	0.9824	0.9829	0.9834	0.9840	0.9845	0.9850	0.9856	0.9861	0.9866	0.9871	0.9877	0.9882	0.9887
19	0.9750	0.9755	0.9761	0.9766	0.9771	0.9776	0.9782	0.9788	0.9793	0.9799	0.9805	0.9810	0.9816	0.9821	0.9827	0.9832	0.9838	0.9843	0.9849	0.9854	0.9860	0.9865	0.9871	0.9876	0.9882
20	0.9739	0.9745	0.9750	0.9755	0.9761	0.9767	0.9772	0.9778	0.9784	0.9790	0.9796	0.9802	0.9807	0.9813	0.9819	0.9825	0.9830	0.9836	0.9842	0.9848	0.9854	0.9859	0.9865	0.9871	0.9877
21	0.9728	0.9734	0.9739	0.9745	0.9751	0.9756	0.9762	0.9769	0.9775	0.9781	0.9787	0.9793	0.9799	0.9805	0.9811	0.9817	0.9823	0.9829	0.9835	0.9841	0.9847	0.9853	0.9860	0.9866	0.9872
22	0.9717	0.9723	0.9729	0.9734	0.9740	0.9747	0.9753	0.9759	0.9765	0.9772	0.9778	0.9785	0.9791	0.9797	0.9803	0.9810	0.9816	0.9822	0.9829	0.9835	0.9841	0.9848	0.9854	0.9860	0.9867
23	0.9706	0.9712	0.9718	0.9724	0.9730	0.9737	0.9743	0.9750	0.9756	0.9763	0.9770	0.9776	0.9783	0.9789	0.9796	0.9802	0.9809	0.9816	0.9822	0.9829	0.9836	0.9842	0.9849	0.9855	0.9862
24	0.9695	0.9701	0.9707	0.9713	0.9720	0.9727	0.9733	0.9740	0.9747	0.9754	0.9761	0.9768	0.9774	0.9781	0.9788	0.9795	0.9802	0.9809	0.9816	0.9823	0.9830	0.9837	0.9843	0.9850	0.9857
25	0.9683	0.9689	0.9695	0.9702	0.9709	0.9716	0.9723	0.9730	0.9737	0.9744	0.9752	0.9759	0.9766	0.9773	0.9780	0.9787	0.9794	0.9802	0.9809	0.9816	0.9823	0.9831	0.9838	0.9845	0.9852
26	0.9669	0.9675	0.9682	0.9689	0.9696	0.9703	0.9711	0.9718	0.9725	0.9733	0.9741	0.9748	0.9755	0.9763	0.9770	0.9778	0.9785	0.9793	0.9800	0.9808	0.9816	0.9823	0.9831	0.9838	0.9846
27	0.9654	0.9660	0.9667	0.9675	0.9682	0.9689	0.9697	0.9705	0.9712	0.9720	0.9728	0.9736	0.9744	0.9751	0.9759	0.9767	0.9775	0.9783	0.9791	0.9799	0.9807	0.9815	0.9823	0.9830	0.9838
28	0.9637	0.9644	0.9651	0.9659	0.9666	0.9674	0.9682	0.9690	0.9698	0.9706	0.9715	0.9723	0.9731	0.9739	0.9747	0.9755	0.9763	0.9772	0.9780	0.9788	0.9797	0.9805	0.9813	0.9822	0.9830
29	0.9619	0.9626	0.9634	0.9642	0.9650	0.9658	0.9666	0.9674	0.9683	0.9691	0.9700	0.9708	0.9717	0.9725	0.9734	0.9742	0.9751	0.9760	0.9768	0.9777	0.9786	0.9795	0.9803	0.9812	0.9821
30	0.9600	0.9608	0.9615	0.9624	0.9632	0.9640	0.9649	0.9657	0.9666	0.9675	0.9684	0.9693	0.9702	0.9711	0.9719	0.9728	0.9737	0.9747	0.9756	0.9765	0.9774	0.9783	0.9793	0.9802	0.9811
31	0.9580	0.9588	0.9596	0.9604	0.9613	0.9622	0.9631	0.9640	0.9649	0.9658	0.9668	0.9677	0.9686	0.9695	0.9705	0.9714	0.9723	0.9733	0.9742	0.9752	0.9762	0.9771	0.9781	0.9791	0.9800
32	0.9559	0.9567	0.9576	0.9585	0.9593	0.9603	0.9612	0.9621	0.9631	0.9641	0.9651	0.9660	0.9670	0.9679	0.9689	0.9699	0.9709	0.9718	0.9728	0.9739	0.9749	0.9759	0.9769	0.9779	0.9789
33	0.9537	0.9546	0.9555	0.9564	0.9573	0.9582	0.9592	0.9602	0.9612	0.9622	0.9633	0.9642	0.9652	0.9662	0.9672	0.9683	0.9693	0.9703	0.9714	0.9724	0.9735	0.9746	0.9756	0.9767	0.9777
34	0.9514	0.9523	0.9532	0.9542	0.9551	0.9561	0.9571	0.9582	0.9592	0.9603	0.9613	0.9624	0.9634	0.9644	0.9655	0.9666	0.9676	0.9687	0.9698	0.9709	0.9720	0.9732	0.9743	0.9754	0.9765
35	0.9490	0.9499	0.9509	0.9519	0.9529	0.9539	0.9550	0.9560	0.9571	0.9582	0.9593	0.9604	0.9615	0.9626	0.9637	0.9648	0.9659	0.9670	0.9682	0.9693	0.9705	0.9717	0.9728	0.9740	0.9752
36	0.9465	0.9474	0.9484	0.9495	0.9505	0.9516	0.9527	0.9538	0.9549	0.9560	0.9572	0.9583	0.9594	0.9606	0.9617	0.9629	0.9641	0.9653	0.9664	0.9677	0.9689	0.9701	0.9713	0.9725	0.9738
37	0.9438	0.9448	0.9458	0.9469	0.9479	0.9491	0.9502	0.9513	0.9525	0.9537	0.9549	0.9561	0.9573	0.9584	0.9596	0.9609	0.9621	0.9633	0.9646	0.9658	0.9671	0.9684	0.9697	0.9709	0.9722
38	0.9409	0.9419	0.9430	0.9441	0.9452	0.9464	0.9476	0.9488	0.9500	0.9512	0.9525	0.9537	0.9549	0.9562	0.9574	0.9587	0.9600	0.9612	0.9626	0.9639	0.9652	0.9665	0.9679	0.9692	0.9706
39	0.9378	0.9389	0.9400	0.9412	0.9423	0.9435	0.9448	0.9460	0.9473	0.9486	0.9499	0.9512	0.9524	0.9537	0.9550	0.9563	0.9577	0.9590	0.9604	0.9618	0.9631	0.9645	0.9659	0.9674	0.9688
40	0.9346	0.9357	0.9369	0.9381	0.9393	0.9405	0.9418	0.9431	0.9444	0.9458	0.9472	0.9485	0.9498	0.9511	0.9525	0.9539	0.9552	0.9567	0.9581	0.9595	0.9610	0.9624	0.9639	0.9654	0.9668
41	0.9313	0.9324	0.9336	0.9348	0.9361	0.9374	0.9387	0.9400	0.9414	0.9428	0.9443	0.9456	0.9470	0.9484	0.9498	0.9512	0.9527	0.9542	0.9556	0.9571	0.9586	0.9602	0.9617	0.9633	0.9648
42	0.9278	0.9289	0.9302	0.9314	0.9328	0.9341	0.9355	0.9369	0.9383	0.9398	0.9412	0.9427	0.9441	0.9455	0.9470	0.9485	0.9500	0.9515	0.9531	0.9547	0.9562	0.9578	0.9594	0.9611	0.9627
43	0.9242	0.9254	0.9267	0.9280	0.9293	0.9307	0.9321	0.9336	0.9351	0.9366	0.9382	0.9396	0.9411	0.9426	0.9442	0.9457	0.9473	0.9489	0.9505	0.9521	0.9538	0.9554	0.9571	0.9588	0.9605
44	0.9206	0.9218	0.9232	0.9245	0.9259	0.9273	0.9288	0.9303	0.9319	0.9334	0.9350	0.9366	0.9381	0.9397	0.9413	0.9429	0.9445	0.9462	0.9479	0.9496	0.9513	0.9530	0.9548	0.9565	0.9583
45	0.9170	0.9183	0.9197	0.9211	0.9225	0.9240	0.9255	0.9271	0.9287	0.9303	0.9320	0.9335	0.9351	0.9368	0.9384	0.9401	0.9418	0.9435	0.9453	0.9471	0.9488	0.9506	0.9525	0.9543	0.9561
46	0.9136	0.9149	0.9163	0.9177	0.9192	0.9208	0.9223	0.9239	0.9256	0.9273	0.9290	0.9306	0.9323	0.9340	0.9357	0.9375	0.9392	0.9410	0.9428	0.9447	0.9465	0.9484	0.9503	0.9522	0.9541
47	0.9100	0.9114	0.9128	0.9143	0.9158	0.9174	0.9190	0.9207	0.9224	0.9242	0.9259	0.9276	0.9294	0.9311	0.9329	0.9347	0.9365	0.9384	0.9403	0.9422	0.9441	0.9461	0.9480	0.9500	0.9520
48	0.9063	0.9078	0.9092	0.9108	0.9123	0.9140	0.9156	0.9173	0.9191	0.9209	0.9228	0.9245	0.9263	0.9281	0.9300	0.9318	0.9338	0.9357	0.9376	0.9396	0.9416	0.9437	0.9457	0.9478	0.9498
49	0.9025	0.9040	0.9055	0.9071	0.9087	0.9104	0.9121	0.9139	0.9157	0.9175	0.9195	0.9213	0.9231	0.9250	0.9269	0.9289	0.9308	0.9328	0.9349	0.9369	0.9390	0.9411	0.9433	0.9454	0.9476
50	0.8986	0.9001	0.9016	0.9032	0.9049	0.9066	0.9084	0.9102	0.9121	0.9140	0.9160	0.9179	0.9198	0.9218	0.9237	0.9258	0.9278	0.9299	0.9320	0.9342	0.9363	0.9385	0.9407	0.9430	0.9452
51	0.8945	0.8960	0.8976	0.8993	0.9010	0.9028	0.9046	0.9065	0.9084	0.9104	0.9125	0.9144	0.9164	0.9184	0.9204	0.9225	0.9247	0.9268	0.9290	0.9313	0.9335	0.9358	0.9381	0.9404	0.9427
52	0.8903	0.8919	0.8935	0.8952	0.8970	0.8988	0.9007	0.9026	0.9046	0.9067	0.9088	0.9108	0.9128	0.9149	0.9170	0.9192	0.9214	0.9236	0.9259	0.9282	0.9306	0.9330	0.9354	0.9378	0.9402
53	0.8860	0.8876	0.8893	0.8910	0.8928	0.8947	0.8966	0.8986	0.9007	0.9028	0.9049	0.9070	0.9091	0.9113	0.9135	0.9157	0.9180	0.9204	0.9227	0.9251	0.9276	0.9300	0.9325	0.9350	0.9376
54	0.8815	0.8832	0.8849	0.8867	0.8885	0.8904	0.8924	0.8945	0.8966	0.8988	0.9010	0.9031	0.9053	0.9075	0.9098	0.9122	0.9145	0.9169	0.9194	0.9219	0.9244	0.9270	0.9296	0.9322	0.9348
55	0.8770	0.8786	0.8804	0.8822	0.8841	0.8860	0.8881	0.8902	0.8924	0.8946	0.8969	0.8991	0.9014	0.9037	0.9060	0.9084	0.9109	0.9134	0.9159	0.9185	0.9212	0.9238	0.9265	0.9292	0.9320
56	0.8722	0.8739	0.8757	0.8776	0.8795	0.8815	0.8836	0.8857	0.8880	0.8903	0.8927	0.8949	0.8972	0.8996	0.9020	0.9045	0.9071	0.9097	0.9123	0.9150	0.9177	0.9205	0.9233	0.9262	0.9290
57	0.8673	0.8690	0.8708	0.8727	0.8747	0.8768	0.8789	0.8811	0.8834	0.8858	0.8882	0.8905	0.8929	0.8954	0.8979	0.9005	0.9031	0.9058	0.9085	0.9113	0.9141	0.9170	0.9200	0.9229	0.9259
58	0.8621	0.8639	0.8657	0.8677	0.8697	0.8718	0.8740	0.8762	0.8786	0.8810	0.8835	0.8859	0.8884	0.8909	0.8935	0.8962	0.8989	0.9017	0.9045	0.9074	0.9103	0.9133	0.9164	0.9194	0.9226
59	0.8567	0.8585	0.8603	0.8623	0.8644	0.8665	0.8688	0.8711	0.8735	0.8760	0.8786	0.8810	0.8835	0.8861	0.8888	0.8916	0.8944	0.8972	0.9002	0.9032	0.9063	0.9094	0.9125	0.9157	0.9190
60	0.8509	0.8527	0.8546	0.8567	0.8588	0.8610	0.8632	0.8656	0.8681	0.8706	0.8733	0.8758	0.8784	0.8811	0.8838	0.8866	0.8896	0.8925	0.8956	0.8987	0.9019	0.9051	0.9084	0.9117	0.9151
61	0.8448	0.8466	0.8486	0.8506	0.8528	0.8550	0.8574	0.8598	0.8623	0.8649	0.8676	0.8702	0.8729	0.8756	0.8785	0.8814	0.8844	0.8874	0.8906	0.8938	0.8971	0.9005	0.9039	0.9074	0.9109
62	0.8382	0.8401	0.8421	0.8442	0.8464	0.8487	0.8511	0.8535	0.8561	0.8588	0.8616	0.8642	0.8670	0.8698	0.8727	0.8757	0.8788	0.8820	0.8852	0.8885	0.8920	0.8954	0.8990	0.9026	0.9063
63	0.8313	0.8332	0.8352	0.8374	0.8396	0.8419	0.8443	0.8469	0.8495	0.8522	0.8551	0.8578	0.8606	0.8635	0.8665	0.8696	0.8727	0.8760	0.8794	0.8828	0.8864	0.8900	0.8937	0.8975	0.9013
64	0.8239	0.8258	0.8279	0.8301	0.8323	0.8347	0.8372	0.8397	0.8424	0.8452	0.8481	0.8509	0.8538	0.8567	0.8598	0.8630	0.8662	0.8696	0.8731	0.8767	0.8803	0.8841	0.8879	0.8918	0.8958
65	0.8160	0.8180	0.8201	0.8223	0.8246	0.8270	0.8295	0.8321	0.8349	0.8377	0.8407	0.8435	0.8465	0.8495	0.8526	0.8559	0.8593	0.8627	0.8663	0.8700	0.8738	0.8777	0.8816	0.8857	0.8899
66	0.8077	0.8097	0.8118	0.8140	0.8163	0.8188	0.8213	0.8240	0.8268	0.8297	0.8328	0.8356	0.8386	0.8417	0.8450	0.8483	0.8518	0.8553	0.8590	0.8628	0.8667	0.8707	0.8748	0.8791	0.8834
67	0.7988	0.8008	0.8030	0.8052	0.8076	0.8101	0.8127	0.8154	0.8182	0.8212	0.8243	0.8272	0.8303	0.8335	0.8368	0.8402	0.8437	0.8474	0.8512	0.8551	0.8591	0.8632	0.8675	0.8719	0.8764
68	0.7894	0.7915	0.7936	0.7959	0.7983	0.8008	0.8035	0.8062	0.8091	0.8122	0.8153	0.8183	0.8214	0.8246	0.8280	0.8315	0.8351	0.8389	0.8428	0.8468	0.8509	0.8552	0.8596	0.8642	0.8688
69	0.7795	0.7816	0.7838	0.7861	0.7885	0.7911	0.7938	0.7966	0.7995	0.8026	0.8058	0.8088	0.8120	0.8153	0.8187	0.8223	0.8260	0.8298	0.8338	0.8379	0.8422	0.8466	0.8512	0.8558	0.8607
70	0.7691	0.7712	0.7734	0.7757	0.7782	0.7808	0.7835	0.7863	0.7893	0.7924	0.7957	0.7988	0.8020	0.8053	0.8088	0.8125	0.8162	0.8202	0.8242	0.8285	0.8329	0.8374	0.8421	0.8469	0.8519
71	0.7581	0.7602	0.7625	0.7648	0.7673	0.7699	0.7727	0.7756	0.7786	0.7817	0.7851	0.7882	0.7914	0.7948	0.7984	0.8021	0.8059	0.8099	0.8141	0.8184	0.8229	0.8276	0.8324	0.8374	0.8425
72	0.7466	0.7488	0.7510	0.7534	0.7559	0.7585	0.7613	0.7642	0.7673	0.7705	0.7739	0.7770	0.7803	0.7838	0.7874	0.7911	0.7951	0.7991	0.8034	0.8078	0.8124	0.8172	0.8221	0.8273	0.8326
73	0.7346	0.7368	0.7390	0.7414	0.7440	0.7466	0.7494	0.7524	0.7555	0.7587	0.7621	0.7653	0.7687	0.7721	0.7758	0.7796	0.7836	0.7877	0.7921	0.7966	0.8013	0.8062	0.8112	0.8165	0.8220
74	0.7221	0.7243	0.7265	0.7290	0.7315	0.7342	0.7370	0.7400	0.7431	0.7464	0.7498	0.7530	0.7564	0.7600	0.7637	0.7675	0.7716	0.7758	0.7802	0.7848	0.7895	0.7945	0.7997	0.8051	0.8107
75	0.7091	0.7113	0.7135	0.7160	0.7185	0.7212	0.7241	0.7271	0.7302	0.7335	0.7370	0.7402	0.7437	0.7472	0.7510	0.7549	0.7589	0.7632	0.7677	0.7723	0.7772	0.7823	0.7876	0.7931	0.7988
76	0.6956	0.6978	0.7001	0.7025	0.7051	0.7078	0.7106	0.7136	0.7168	0.7201	0.7236	0.7269	0.7303	0.7339	0.7377	0.7416	0.7458	0.7501	0.7546	0.7593	0.7643	0.7694	0.7748	0.7805	0.7863
77	0.6816	0.6838	0.6861	0.6885	0.6911	0.6938	0.6967	0.6997	0.7029	0.7063	0.7098	0.7131	0.7165	0.7201	0.7239	0.7279	0.7321	0.7364	0.7410	0.7458	0.7508	0.7560	0.7615	0.7672	0.7732
78	0.6672	0.6693	0.6716	0.6741	0.6767	0.6794	0.6823	0.6853	0.6885	0.6919	0.6954	0.6987	0.7022	0.7058	0.7096	0.7136	0.7178	0.7222	0.7268	0.7316	0.7367	0.7420	0.7476	0.7534	0.7595
79	0.6523	0.6545	0.6568	0.6592	0.6618	0.6645	0.6674	0.6705	0.6737	0.6770	0.6806	0.6839	0.6874	0.6910	0.6948	0.6988	0.7031	0.7075	0.7121	0.7170	0.7221	0.7275	0.7331	0.7390	0.7451
80	0.6371	0.6392	0.6415	0.6439	0.6465	0.6492	0.6521	0.6552	0.6584	0.6618	0.6653	0.6686	0.6721	0.6757	0.6796	0.6836	0.6878	0.6923	0.6969	0.7018	0.7070	0.7124	0.7180	0.7240	0.7303

North Carolina
Administration
Option 3 Conv

Age	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
15	0.9927	0.9931	0.9935	0.9939	0.9943	0.9947	0.9951	0.9954	0.9958	0.9961	0.9964	0.9967	0.9970	0.9973	0.9976	0.9979
16	0.9917	0.9921	0.9926	0.9930	0.9934	0.9938	0.9942	0.9946	0.9950	0.9954	0.9958	0.9961	0.9964	0.9968	0.9971	0.9974
17	0.9905	0.9910	0.9915	0.9919	0.9924	0.9929	0.9933	0.9937	0.9942	0.9946	0.9950	0.9954	0.9957	0.9961	0.9964	0.9967
18	0.9892	0.9898	0.9903	0.9908	0.9913	0.9918	0.9922	0.9927	0.9932	0.9936	0.9941	0.9945	0.9949	0.9953	0.9957	0.9960
19	0.9887	0.9893	0.9898	0.9903	0.9908	0.9914	0.9919	0.9924	0.9928	0.9933	0.9938	0.9942	0.9946	0.9950	0.9954	0.9958
20	0.9882	0.9888	0.9894	0.9899	0.9904	0.9910	0.9915	0.9920	0.9925	0.9930	0.9935	0.9939	0.9944	0.9948	0.9952	0.9956
21	0.9877	0.9883	0.9889	0.9895	0.9901	0.9906	0.9912	0.9917	0.9922	0.9927	0.9932	0.9937	0.9942	0.9946	0.9950	0.9955
22	0.9873	0.9879	0.9885	0.9891	0.9897	0.9903	0.9908	0.9914	0.9919	0.9925	0.9930	0.9935	0.9940	0.9944	0.9949	0.9953
23	0.9868	0.9875	0.9881	0.9887	0.9894	0.9900	0.9906	0.9911	0.9917	0.9922	0.9928	0.9933	0.9938	0.9943	0.9947	0.9952
24	0.9864	0.9871	0.9877	0.9884	0.9890	0.9897	0.9903	0.9909	0.9915	0.9920	0.9926	0.9931	0.9936	0.9941	0.9946	0.9951
25	0.9859	0.9866	0.9873	0.9880	0.9887	0.9893	0.9900	0.9906	0.9912	0.9918	0.9924	0.9929	0.9935	0.9940	0.9945	0.9950
26	0.9853	0.9861	0.9868	0.9875	0.9882	0.9889	0.9896	0.9902	0.9909	0.9915	0.9921	0.9927	0.9932	0.9938	0.9943	0.9948
27	0.9846	0.9854	0.9862	0.9869	0.9877	0.9884	0.9891	0.9898	0.9905	0.9911	0.9918	0.9924	0.9930	0.9935	0.9941	0.9946
28	0.9838	0.9846	0.9854	0.9862	0.9870	0.9878	0.9885	0.9893	0.9900	0.9907	0.9913	0.9920	0.9926	0.9932	0.9938	0.9943
29	0.9829	0.9838	0.9847	0.9855	0.9863	0.9871	0.9879	0.9887	0.9894	0.9902	0.9909	0.9916	0.9922	0.9928	0.9934	0.9940
30	0.9820	0.9829	0.9838	0.9847	0.9856	0.9864	0.9872	0.9881	0.9889	0.9896	0.9904	0.9911	0.9918	0.9924	0.9931	0.9937
31	0.9810	0.9819	0.9829	0.9838	0.9847	0.9856	0.9865	0.9874	0.9882	0.9890	0.9898	0.9906	0.9913	0.9920	0.9927	0.9933
32	0.9799	0.9809	0.9819	0.9829	0.9839	0.9848	0.9858	0.9867	0.9876	0.9884	0.9893	0.9901	0.9908	0.9916	0.9923	0.9930
33	0.9788	0.9799	0.9809	0.9819	0.9830	0.9840	0.9849	0.9859	0.9868	0.9878	0.9886	0.9895	0.9903	0.9911	0.9919	0.9926
34	0.9776	0.9787	0.9798	0.9809	0.9820	0.9830	0.9841	0.9851	0.9861	0.9871	0.9880	0.9889	0.9898	0.9906	0.9914	0.9922
35	0.9763	0.9775	0.9787	0.9798	0.9809	0.9821	0.9832	0.9842	0.9853	0.9863	0.9873	0.9883	0.9892	0.9901	0.9909	0.9917
36	0.9750	0.9762	0.9774	0.9786	0.9798	0.9810	0.9822	0.9833	0.9844	0.9855	0.9865	0.9875	0.9885	0.9895	0.9904	0.9912
37	0.9735	0.9748	0.9761	0.9773	0.9786	0.9798	0.9811	0.9823	0.9834	0.9846	0.9857	0.9868	0.9878	0.9888	0.9897	0.9907
38	0.9719	0.9733	0.9746	0.9759	0.9773	0.9786	0.9799	0.9811	0.9824	0.9836	0.9847	0.9859	0.9870	0.9880	0.9891	0.9900
39	0.9702	0.9716	0.9730	0.9744	0.9758	0.9772	0.9785	0.9799	0.9812	0.9825	0.9837	0.9849	0.9861	0.9872	0.9883	0.9893
40	0.9683	0.9698	0.9713	0.9728	0.9742	0.9757	0.9771	0.9785	0.9799	0.9813	0.9826	0.9839	0.9851	0.9863	0.9874	0.9885
41	0.9664	0.9679	0.9695	0.9710	0.9726	0.9741	0.9756	0.9771	0.9785	0.9800	0.9813	0.9827	0.9840	0.9853	0.9865	0.9877
42	0.9643	0.9659	0.9676	0.9692	0.9708	0.9724	0.9740	0.9755	0.9771	0.9786	0.9801	0.9815	0.9829	0.9842	0.9855	0.9867
43	0.9622	0.9639	0.9656	0.9673	0.9690	0.9707	0.9723	0.9740	0.9756	0.9772	0.9787	0.9802	0.9817	0.9831	0.9845	0.9858
44	0.9601	0.9618	0.9636	0.9654	0.9672	0.9689	0.9707	0.9724	0.9741	0.9757	0.9774	0.9790	0.9805	0.9820	0.9834	0.9848
45	0.9580	0.9598	0.9617	0.9636	0.9654	0.9672	0.9691	0.9709	0.9726	0.9744	0.9761	0.9777	0.9794	0.9809	0.9825	0.9839
46	0.9560	0.9580	0.9599	0.9618	0.9638	0.9657	0.9676	0.9694	0.9713	0.9731	0.9749	0.9766	0.9783	0.9800	0.9816	0.9831
47	0.9540	0.9560	0.9580	0.9601	0.9621	0.9640	0.9660	0.9680	0.9699	0.9718	0.9737	0.9755	0.9772	0.9790	0.9806	0.9822
48	0.9519	0.9540	0.9561	0.9582	0.9603	0.9624	0.9644	0.9665	0.9685	0.9704	0.9724	0.9743	0.9761	0.9779	0.9797	0.9813
49	0.9497	0.9519	0.9541	0.9563	0.9584	0.9606	0.9627	0.9649	0.9670	0.9690	0.9710	0.9730	0.9750	0.9768	0.9786	0.9804
50	0.9475	0.9497	0.9520	0.9543	0.9565	0.9588	0.9610	0.9632	0.9654	0.9676	0.9697	0.9717	0.9737	0.9757	0.9776	0.9794
51	0.9451	0.9475	0.9498	0.9522	0.9545	0.9569	0.9592	0.9615	0.9638	0.9660	0.9682	0.9704	0.9725	0.9745	0.9765	0.9784
52	0.9427	0.9451	0.9476	0.9500	0.9525	0.9549	0.9574	0.9598	0.9621	0.9645	0.9668	0.9690	0.9712	0.9733	0.9754	0.9774
53	0.9401	0.9427	0.9452	0.9478	0.9504	0.9529	0.9554	0.9579	0.9604	0.9628	0.9652	0.9676	0.9699	0.9721	0.9742	0.9763
54	0.9375	0.9402	0.9428	0.9455	0.9482	0.9508	0.9535	0.9561	0.9587	0.9612	0.9637	0.9661	0.9685	0.9708	0.9731	0.9752
55	0.9348	0.9375	0.9403	0.9431	0.9459	0.9487	0.9514	0.9541	0.9568	0.9595	0.9621	0.9646	0.9671	0.9695	0.9719	0.9741
56	0.9319	0.9348	0.9377	0.9406	0.9435	0.9464	0.9493	0.9521	0.9549	0.9577	0.9604	0.9631	0.9657	0.9682	0.9706	0.9730
57	0.9289	0.9319	0.9350	0.9380	0.9410	0.9440	0.9470	0.9500	0.9530	0.9558	0.9587	0.9615	0.9642	0.9668	0.9693	0.9718
58	0.9257	0.9289	0.9320	0.9352	0.9384	0.9415	0.9447	0.9478	0.9508	0.9539	0.9568	0.9597	0.9626	0.9653	0.9680	0.9705
59	0.9222	0.9255	0.9289	0.9322	0.9355	0.9388	0.9421	0.9453	0.9486	0.9517	0.9548	0.9579	0.9608	0.9637	0.9665	0.9692
60	0.9185	0.9220	0.9254	0.9289	0.9324	0.9358	0.9393	0.9427	0.9461	0.9494	0.9527	0.9559	0.9590	0.9620	0.9649	0.9677
61	0.9145	0.9181	0.9217	0.9253	0.9289	0.9326	0.9362	0.9398	0.9433	0.9468	0.9503	0.9536	0.9569	0.9601	0.9632	0.9661
62	0.9100	0.9138	0.9176	0.9214	0.9252	0.9290	0.9328	0.9366	0.9403	0.9440	0.9476	0.9511	0.9546	0.9579	0.9612	0.9643
63	0.9052	0.9091	0.9131	0.9170	0.9210	0.9251	0.9290	0.9330	0.9369	0.9408	0.9446	0.9484	0.9520	0.9556	0.9590	0.9623
64	0.8999	0.9040	0.9081	0.9123	0.9165	0.9207	0.9249	0.9291	0.9332	0.9373	0.9413	0.9453	0.9492	0.9529	0.9565	0.9601
65	0.8941	0.8984	0.9027	0.9071	0.9115	0.9159	0.9203	0.9247	0.9291	0.9334	0.9377	0.9419	0.9460	0.9499	0.9538	0.9575
66	0.8878	0.8923	0.8968	0.9014	0.9060	0.9106	0.9153	0.9199	0.9245	0.9291	0.9336	0.9381	0.9424	0.9466	0.9507	0.9547
67	0.8810	0.8856	0.8904	0.8952	0.9000	0.9049	0.9098	0.9147	0.9195	0.9244	0.9291	0.9338	0.9384	0.9429	0.9473	0.9515
68	0.8736	0.8784	0.8834	0.8884	0.8935	0.8986	0.9037	0.9089	0.9140	0.9191	0.9242	0.9292	0.9340	0.9388	0.9435	0.9480
69	0.8656	0.8707	0.8758	0.8810	0.8863	0.8917	0.8971	0.9025	0.9080	0.9134	0.9187	0.9240	0.9292	0.9343	0.9392	0.9441
70	0.8570	0.8623	0.8676	0.8731	0.8786	0.8843	0.8899	0.8956	0.9013	0.9070	0.9127	0.9183	0.9238	0.9293	0.9346	0.9397
71	0.8478	0.8533	0.8588	0.8645	0.8703	0.8762	0.8821	0.8881	0.8941	0.9002	0.9061	0.9121	0.9180	0.9237	0.9294	0.9349
72	0.8380	0.8437	0.8494	0.8553	0.8614	0.8675	0.8737	0.8800	0.8863	0.8927	0.8990	0.9053	0.9115	0.9177	0.9237	0.9295
73	0.8276	0.8334	0.8394	0.8455	0.8518	0.8582	0.8647	0.8712	0.8779	0.8845	0.8912	0.8979	0.9045	0.9110	0.9174	0.9237
74	0.8165	0.8225	0.8287	0.8350	0.8415	0.8482	0.8549	0.8618	0.8688	0.8758	0.8828	0.8898	0.8968	0.9037	0.9106	0.9172
75	0.8048	0.8109	0.8173	0.8238	0.8306	0.8375	0.8445	0.8517	0.8590	0.8663	0.8737	0.8811	0.8885	0.8959	0.9031	0.9102
76	0.7924	0.7987	0.8053	0.8120	0.8190	0.8261	0.8334	0.8409	0.8485	0.8562	0.8639	0.8717	0.8795	0.8873	0.8950	0.9025
77	0.7794	0.7859	0.7926	0.7995	0.8067	0.8141	0.8216	0.8294	0.8373	0.8453	0.8534	0.8616	0.8698	0.8780	0.8862	0.8942
78	0.7658	0.7724	0.7793	0.7864	0.7937	0.8013	0.8092	0.8172	0.8254	0.8338	0.8422	0.8508	0.8594	0.8681	0.8767	0.8852
79	0.7516	0.7583	0.7653	0.7726	0.7801	0.7880	0.7960	0.8043	0.8128	0.8215	0.8303	0.8393	0.8483	0.8574	0.8665	0.8755
80	0.7368	0.7436	0.7508	0.7582	0.7659	0.7739	0.7822	0.7907	0.7995	0.8085	0.8177	0.8270	0.8365	0.8460	0.8555	0.8650

North Carolina Retirement Systems
Administration Factors based on Experience Study at December 31, 2014
Option 6-2 Conversion Factors -Disability Retirements

	Spouse Age																								
Age	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**	**32**	**33**	**34**	**35**	**36**	**37**	**38**	**39**
15	0.9493	0.9497	0.9501	0.9505	0.9509	0.9513	0.9518	0.9522	0.9527	0.9532	0.9537	0.9542	0.9547	0.9552	0.9558	0.9563	0.9569	0.9575	0.9581	0.9587	0.9593	0.9599	0.9605	0.9612	0.9619
16	0.9453	0.9457	0.9461	0.9465	0.9469	0.9474	0.9478	0.9483	0.9488	0.9493	0.9498	0.9503	0.9508	0.9514	0.9520	0.9525	0.9531	0.9537	0.9543	0.9550	0.9556	0.9563	0.9569	0.9576	0.9583
17	0.9410	0.9414	0.9418	0.9422	0.9427	0.9431	0.9436	0.9441	0.9446	0.9451	0.9456	0.9461	0.9467	0.9473	0.9479	0.9485	0.9491	0.9497	0.9503	0.9510	0.9516	0.9523	0.9530	0.9537	0.9544
18	0.9363	0.9368	0.9372	0.9376	0.9381	0.9385	0.9390	0.9395	0.9400	0.9406	0.9411	0.9417	0.9423	0.9428	0.9434	0.9441	0.9447	0.9453	0.9460	0.9467	0.9474	0.9481	0.9488	0.9495	0.9502
19	0.9337	0.9341	0.9345	0.9350	0.9354	0.9359	0.9364	0.9369	0.9375	0.9380	0.9386	0.9392	0.9398	0.9404	0.9410	0.9416	0.9423	0.9430	0.9436	0.9443	0.9451	0.9458	0.9465	0.9473	0.9480
20	0.9310	0.9314	0.9319	0.9323	0.9328	0.9333	0.9338	0.9344	0.9349	0.9355	0.9361	0.9367	0.9373	0.9379	0.9386	0.9392	0.9399	0.9406	0.9413	0.9420	0.9428	0.9435	0.9443	0.9451	0.9459
21	0.9283	0.9287	0.9292	0.9297	0.9301	0.9307	0.9312	0.9317	0.9323	0.9329	0.9335	0.9341	0.9347	0.9354	0.9361	0.9368	0.9375	0.9382	0.9389	0.9397	0.9404	0.9412	0.9420	0.9428	0.9437
22	0.9256	0.9260	0.9265	0.9270	0.9275	0.9280	0.9286	0.9291	0.9297	0.9303	0.9309	0.9316	0.9322	0.9329	0.9336	0.9343	0.9350	0.9358	0.9366	0.9373	0.9381	0.9389	0.9398	0.9406	0.9415
23	0.9229	0.9233	0.9238	0.9243	0.9248	0.9254	0.9260	0.9265	0.9271	0.9278	0.9284	0.9291	0.9297	0.9304	0.9312	0.9319	0.9326	0.9334	0.9342	0.9350	0.9358	0.9367	0.9375	0.9384	0.9393
24	0.9201	0.9206	0.9211	0.9216	0.9221	0.9227	0.9233	0.9239	0.9245	0.9251	0.9258	0.9265	0.9272	0.9279	0.9286	0.9294	0.9302	0.9310	0.9318	0.9326	0.9335	0.9344	0.9353	0.9362	0.9371
25	0.9172	0.9177	0.9182	0.9187	0.9193	0.9199	0.9205	0.9211	0.9217	0.9224	0.9230	0.9237	0.9245	0.9252	0.9260	0.9268	0.9276	0.9284	0.9293	0.9301	0.9310	0.9319	0.9328	0.9338	0.9347
26	0.9140	0.9145	0.9150	0.9155	0.9161	0.9167	0.9173	0.9179	0.9186	0.9193	0.9200	0.9207	0.9214	0.9222	0.9230	0.9238	0.9246	0.9255	0.9264	0.9273	0.9282	0.9291	0.9301	0.9311	0.9321
27	0.9104	0.9109	0.9115	0.9120	0.9126	0.9132	0.9138	0.9145	0.9152	0.9159	0.9166	0.9173	0.9181	0.9189	0.9197	0.9205	0.9214	0.9223	0.9232	0.9241	0.9251	0.9261	0.9270	0.9281	0.9291
28	0.9066	0.9072	0.9077	0.9083	0.9089	0.9095	0.9101	0.9108	0.9115	0.9122	0.9129	0.9137	0.9145	0.9153	0.9162	0.9170	0.9179	0.9188	0.9198	0.9207	0.9217	0.9227	0.9237	0.9248	0.9259
29	0.9026	0.9032	0.9037	0.9043	0.9049	0.9055	0.9062	0.9069	0.9076	0.9083	0.9091	0.9099	0.9107	0.9115	0.9124	0.9133	0.9142	0.9151	0.9161	0.9171	0.9181	0.9192	0.9202	0.9213	0.9224
30	0.8984	0.8990	0.8996	0.9001	0.9008	0.9014	0.9021	0.9028	0.9035	0.9042	0.9050	0.9058	0.9067	0.9075	0.9084	0.9093	0.9103	0.9113	0.9123	0.9133	0.9143	0.9154	0.9165	0.9176	0.9188
31	0.8941	0.8946	0.8952	0.8958	0.8964	0.8971	0.8978	0.8985	0.8992	0.9000	0.9008	0.9016	0.9025	0.9034	0.9043	0.9052	0.9062	0.9072	0.9082	0.9093	0.9104	0.9115	0.9126	0.9138	0.9150
32	0.8896	0.8901	0.8907	0.8913	0.8920	0.8926	0.8933	0.8941	0.8948	0.8956	0.8964	0.8973	0.8982	0.8991	0.9000	0.9010	0.9020	0.9030	0.9041	0.9052	0.9063	0.9074	0.9086	0.9098	0.9111
33	0.8849	0.8855	0.8861	0.8867	0.8874	0.8880	0.8887	0.8895	0.8903	0.8911	0.8919	0.8928	0.8937	0.8946	0.8956	0.8966	0.8976	0.8987	0.8997	0.9009	0.9020	0.9032	0.9044	0.9057	0.9069
34	0.8801	0.8807	0.8813	0.8819	0.8826	0.8833	0.8840	0.8847	0.8855	0.8863	0.8872	0.8881	0.8890	0.8899	0.8909	0.8920	0.8930	0.8941	0.8952	0.8964	0.8976	0.8988	0.9001	0.9014	0.9027
35	0.8751	0.8757	0.8763	0.8769	0.8776	0.8783	0.8790	0.8798	0.8806	0.8814	0.8823	0.8832	0.8841	0.8851	0.8861	0.8872	0.8883	0.8894	0.8906	0.8917	0.8930	0.8942	0.8955	0.8969	0.8982
36	0.8699	0.8705	0.8711	0.8717	0.8724	0.8731	0.8739	0.8746	0.8755	0.8763	0.8772	0.8781	0.8791	0.8801	0.8811	0.8822	0.8833	0.8845	0.8856	0.8869	0.8881	0.8894	0.8908	0.8921	0.8935
37	0.8644	0.8650	0.8656	0.8663	0.8670	0.8677	0.8684	0.8692	0.8701	0.8709	0.8718	0.8728	0.8737	0.8748	0.8758	0.8769	0.8781	0.8792	0.8805	0.8817	0.8830	0.8844	0.8857	0.8871	0.8886
38	0.8587	0.8593	0.8599	0.8606	0.8613	0.8620	0.8628	0.8636	0.8644	0.8653	0.8662	0.8672	0.8681	0.8692	0.8703	0.8714	0.8726	0.8738	0.8750	0.8763	0.8776	0.8790	0.8804	0.8819	0.8833
39	0.8527	0.8533	0.8539	0.8546	0.8553	0.8560	0.8568	0.8576	0.8585	0.8593	0.8603	0.8613	0.8623	0.8633	0.8644	0.8656	0.8668	0.8680	0.8693	0.8706	0.8720	0.8734	0.8748	0.8763	0.8778
40	0.8464	0.8470	0.8477	0.8483	0.8491	0.8498	0.8506	0.8514	0.8523	0.8532	0.8541	0.8551	0.8561	0.8572	0.8583	0.8595	0.8607	0.8620	0.8633	0.8646	0.8660	0.8675	0.8689	0.8705	0.8720
41	0.8400	0.8406	0.8412	0.8419	0.8426	0.8434	0.8442	0.8450	0.8459	0.8468	0.8477	0.8487	0.8498	0.8509	0.8520	0.8532	0.8544	0.8557	0.8571	0.8584	0.8599	0.8613	0.8629	0.8644	0.8660
42	0.8333	0.8340	0.8346	0.8353	0.8360	0.8368	0.8376	0.8384	0.8393	0.8402	0.8412	0.8422	0.8433	0.8444	0.8455	0.8468	0.8480	0.8493	0.8507	0.8521	0.8535	0.8550	0.8566	0.8582	0.8599
43	0.8266	0.8273	0.8279	0.8286	0.8293	0.8301	0.8309	0.8318	0.8327	0.8336	0.8346	0.8356	0.8367	0.8378	0.8390	0.8402	0.8415	0.8428	0.8442	0.8456	0.8471	0.8487	0.8502	0.8519	0.8536
44	0.8200	0.8206	0.8213	0.8220	0.8227	0.8235	0.8243	0.8251	0.8260	0.8270	0.8280	0.8290	0.8301	0.8312	0.8324	0.8337	0.8350	0.8363	0.8377	0.8392	0.8407	0.8423	0.8439	0.8456	0.8473
45	0.8134	0.8141	0.8147	0.8154	0.8162	0.8169	0.8178	0.8186	0.8195	0.8205	0.8215	0.8225	0.8236	0.8248	0.8260	0.8273	0.8286	0.8300	0.8314	0.8329	0.8344	0.8360	0.8377	0.8394	0.8412
46	0.8071	0.8078	0.8084	0.8092	0.8099	0.8107	0.8115	0.8124	0.8133	0.8143	0.8153	0.8163	0.8174	0.8186	0.8198	0.8211	0.8225	0.8238	0.8253	0.8268	0.8284	0.8300	0.8317	0.8335	0.8353
47	0.8007	0.8014	0.8020	0.8028	0.8035	0.8043	0.8051	0.8060	0.8069	0.8079	0.8089	0.8100	0.8111	0.8123	0.8135	0.8148	0.8162	0.8176	0.8191	0.8206	0.8222	0.8239	0.8256	0.8274	0.8292
48	0.7942	0.7948	0.7955	0.7962	0.7970	0.7978	0.7986	0.7995	0.8004	0.8014	0.8024	0.8035	0.8046	0.8058	0.8071	0.8084	0.8098	0.8112	0.8127	0.8143	0.8159	0.8176	0.8193	0.8212	0.8230
49	0.7875	0.7881	0.7888	0.7895	0.7903	0.7911	0.7919	0.7928	0.7937	0.7947	0.7958	0.7969	0.7980	0.7992	0.8005	0.8018	0.8032	0.8046	0.8062	0.8077	0.8094	0.8111	0.8129	0.8147	0.8167
50	0.7806	0.7813	0.7820	0.7827	0.7834	0.7842	0.7851	0.7860	0.7869	0.7879	0.7889	0.7900	0.7912	0.7924	0.7937	0.7950	0.7964	0.7979	0.7995	0.8011	0.8027	0.8045	0.8063	0.8082	0.8101
51	0.7737	0.7743	0.7750	0.7757	0.7764	0.7772	0.7781	0.7790	0.7799	0.7809	0.7820	0.7831	0.7843	0.7855	0.7868	0.7881	0.7896	0.7911	0.7926	0.7942	0.7959	0.7977	0.7995	0.8015	0.8034
52	0.7665	0.7672	0.7679	0.7686	0.7693	0.7701	0.7710	0.7719	0.7728	0.7738	0.7749	0.7760	0.7772	0.7784	0.7797	0.7811	0.7825	0.7840	0.7856	0.7873	0.7890	0.7908	0.7926	0.7946	0.7966
53	0.7593	0.7599	0.7606	0.7613	0.7621	0.7629	0.7638	0.7647	0.7656	0.7666	0.7677	0.7688	0.7700	0.7713	0.7726	0.7739	0.7754	0.7769	0.7785	0.7802	0.7819	0.7837	0.7856	0.7876	0.7896
54	0.7520	0.7526	0.7533	0.7540	0.7548	0.7556	0.7564	0.7573	0.7583	0.7593	0.7604	0.7615	0.7627	0.7639	0.7653	0.7666	0.7681	0.7696	0.7712	0.7729	0.7747	0.7765	0.7784	0.7804	0.7825
55	0.7445	0.7451	0.7458	0.7465	0.7473	0.7481	0.7489	0.7498	0.7508	0.7518	0.7529	0.7540	0.7552	0.7565	0.7578	0.7592	0.7607	0.7622	0.7638	0.7655	0.7673	0.7691	0.7711	0.7731	0.7752
56	0.7368	0.7374	0.7381	0.7388	0.7396	0.7404	0.7413	0.7422	0.7431	0.7441	0.7452	0.7464	0.7476	0.7488	0.7502	0.7516	0.7530	0.7546	0.7562	0.7579	0.7597	0.7616	0.7636	0.7656	0.7677
57	0.7289	0.7296	0.7302	0.7310	0.7317	0.7325	0.7334	0.7343	0.7352	0.7363	0.7373	0.7385	0.7397	0.7410	0.7423	0.7437	0.7452	0.7468	0.7484	0.7501	0.7519	0.7538	0.7558	0.7579	0.7600
58	0.7208	0.7214	0.7221	0.7228	0.7236	0.7244	0.7252	0.7261	0.7271	0.7281	0.7292	0.7304	0.7316	0.7328	0.7342	0.7356	0.7371	0.7387	0.7403	0.7421	0.7439	0.7458	0.7478	0.7499	0.7521
59	0.7124	0.7130	0.7137	0.7144	0.7151	0.7159	0.7168	0.7177	0.7187	0.7197	0.7208	0.7219	0.7231	0.7244	0.7257	0.7272	0.7287	0.7302	0.7319	0.7336	0.7355	0.7374	0.7394	0.7415	0.7437
60	0.7036	0.7042	0.7049	0.7056	0.7063	0.7071	0.7080	0.7089	0.7098	0.7108	0.7119	0.7131	0.7143	0.7156	0.7169	0.7183	0.7198	0.7214	0.7231	0.7249	0.7267	0.7286	0.7307	0.7328	0.7350
61	0.6944	0.6950	0.6957	0.6964	0.6971	0.6979	0.6987	0.6996	0.7006	0.7016	0.7027	0.7038	0.7050	0.7063	0.7077	0.7091	0.7106	0.7122	0.7139	0.7156	0.7175	0.7194	0.7215	0.7236	0.7258
62	0.6847	0.6854	0.6860	0.6867	0.6874	0.6882	0.6891	0.6900	0.6909	0.6919	0.6930	0.6941	0.6953	0.6966	0.6979	0.6994	0.7009	0.7025	0.7042	0.7059	0.7078	0.7097	0.7118	0.7139	0.7162
63	0.6746	0.6752	0.6759	0.6766	0.6773	0.6781	0.6789	0.6798	0.6807	0.6817	0.6828	0.6839	0.6851	0.6864	0.6878	0.6892	0.6907	0.6923	0.6940	0.6957	0.6976	0.6995	0.7016	0.7038	0.7060
64	0.6640	0.6646	0.6653	0.6659	0.6667	0.6674	0.6683	0.6691	0.6701	0.6711	0.6721	0.6732	0.6744	0.6757	0.6771	0.6785	0.6800	0.6816	0.6832	0.6850	0.6869	0.6888	0.6909	0.6931	0.6953
65	0.6529	0.6535	0.6542	0.6548	0.6556	0.6563	0.6571	0.6580	0.6589	0.6599	0.6610	0.6621	0.6633	0.6645	0.6658	0.6673	0.6688	0.6703	0.6720	0.6738	0.6756	0.6776	0.6797	0.6818	0.6841
66	0.6414	0.6420	0.6426	0.6432	0.6439	0.6447	0.6455	0.6464	0.6473	0.6482	0.6493	0.6504	0.6516	0.6528	0.6541	0.6555	0.6570	0.6586	0.6603	0.6620	0.6639	0.6658	0.6679	0.6701	0.6723
67	0.6293	0.6299	0.6305	0.6312	0.6319	0.6326	0.6334	0.6342	0.6351	0.6361	0.6371	0.6382	0.6394	0.6406	0.6419	0.6433	0.6448	0.6464	0.6480	0.6498	0.6516	0.6536	0.6556	0.6578	0.6600
68	0.6168	0.6174	0.6180	0.6186	0.6193	0.6200	0.6208	0.6216	0.6225	0.6235	0.6245	0.6256	0.6267	0.6279	0.6292	0.6306	0.6321	0.6336	0.6353	0.6370	0.6389	0.6408	0.6428	0.6450	0.6472
69	0.6038	0.6044	0.6050	0.6056	0.6063	0.6070	0.6078	0.6086	0.6095	0.6104	0.6114	0.6125	0.6136	0.6148	0.6161	0.6174	0.6189	0.6204	0.6221	0.6238	0.6256	0.6275	0.6296	0.6317	0.6339
70	0.5905	0.5910	0.5916	0.5922	0.5928	0.5935	0.5943	0.5951	0.5960	0.5969	0.5979	0.5989	0.6000	0.6012	0.6025	0.6038	0.6053	0.6068	0.6084	0.6101	0.6119	0.6138	0.6158	0.6179	0.6202
71	0.5767	0.5772	0.5778	0.5784	0.5790	0.5797	0.5804	0.5812	0.5821	0.5830	0.5839	0.5849	0.5860	0.5872	0.5885	0.5898	0.5912	0.5927	0.5943	0.5960	0.5978	0.5996	0.6016	0.6037	0.6060
72	0.5625	0.5630	0.5636	0.5642	0.5648	0.5655	0.5662	0.5669	0.5678	0.5687	0.5696	0.5706	0.5717	0.5728	0.5741	0.5754	0.5767	0.5782	0.5798	0.5815	0.5832	0.5851	0.5871	0.5891	0.5913
73	0.5480	0.5485	0.5490	0.5496	0.5502	0.5509	0.5516	0.5523	0.5531	0.5540	0.5549	0.5559	0.5570	0.5581	0.5593	0.5606	0.5619	0.5634	0.5649	0.5666	0.5683	0.5702	0.5721	0.5742	0.5763
74	0.5332	0.5337	0.5342	0.5348	0.5354	0.5360	0.5367	0.5374	0.5382	0.5391	0.5400	0.5409	0.5420	0.5431	0.5442	0.5455	0.5468	0.5482	0.5498	0.5514	0.5531	0.5549	0.5568	0.5588	0.5610
75	0.5181	0.5186	0.5191	0.5197	0.5203	0.5209	0.5215	0.5223	0.5230	0.5238	0.5247	0.5257	0.5267	0.5277	0.5289	0.5301	0.5314	0.5328	0.5343	0.5359	0.5376	0.5393	0.5412	0.5432	0.5453
76	0.5028	0.5033	0.5038	0.5043	0.5049	0.5055	0.5062	0.5069	0.5076	0.5084	0.5093	0.5102	0.5112	0.5122	0.5133	0.5145	0.5158	0.5172	0.5186	0.5202	0.5218	0.5235	0.5254	0.5274	0.5294
77	0.4874	0.4878	0.4883	0.4888	0.4894	0.4900	0.4906	0.4913	0.4920	0.4928	0.4936	0.4945	0.4954	0.4965	0.4976	0.4987	0.5000	0.5013	0.5027	0.5042	0.5058	0.5075	0.5094	0.5113	0.5133
78	0.4718	0.4722	0.4727	0.4732	0.4737	0.4743	0.4749	0.4756	0.4763	0.4770	0.4778	0.4787	0.4796	0.4806	0.4817	0.4828	0.4840	0.4853	0.4867	0.4881	0.4897	0.4914	0.4932	0.4950	0.4970
79	0.4561	0.4565	0.4570	0.4575	0.4580	0.4585	0.4591	0.4597	0.4604	0.4612	0.4619	0.4628	0.4637	0.4646	0.4657	0.4668	0.4679	0.4692	0.4705	0.4720	0.4735	0.4751	0.4769	0.4787	0.4806
80	0.4403	0.4408	0.4412	0.4417	0.4422	0.4427	0.4433	0.4439	0.4445	0.4452	0.4460	0.4468	0.4477	0.4486	0.4496	0.4507	0.4518	0.4530	0.4543	0.4557	0.4572	0.4588	0.4605	0.4623	0.4642

North Carolina
Administratior
Option 6-2 Cor

Age	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
15	0.9625	0.9632	0.9639	0.9646	0.9653	0.9660	0.9667	0.9674	0.9681	0.9689	0.9696	0.9703	0.9710	0.9718	0.9725	0.9732	0.9740	0.9747	0.9755	0.9762	0.9769	0.9777	0.9784	0.9792	0.9799
16	0.9590	0.9597	0.9604	0.9611	0.9619	0.9626	0.9633	0.9641	0.9648	0.9656	0.9664	0.9671	0.9679	0.9686	0.9694	0.9702	0.9710	0.9717	0.9725	0.9733	0.9741	0.9749	0.9756	0.9764	0.9772
17	0.9551	0.9559	0.9566	0.9574	0.9581	0.9589	0.9597	0.9605	0.9613	0.9620	0.9628	0.9636	0.9644	0.9652	0.9660	0.9668	0.9676	0.9685	0.9693	0.9701	0.9709	0.9717	0.9726	0.9734	0.9742
18	0.9510	0.9518	0.9525	0.9533	0.9541	0.9549	0.9557	0.9565	0.9573	0.9582	0.9590	0.9598	0.9606	0.9615	0.9623	0.9632	0.9640	0.9649	0.9657	0.9666	0.9674	0.9683	0.9691	0.9700	0.9709
19	0.9488	0.9496	0.9504	0.9512	0.9521	0.9529	0.9537	0.9546	0.9554	0.9563	0.9571	0.9580	0.9589	0.9597	0.9606	0.9615	0.9624	0.9633	0.9642	0.9651	0.9660	0.9669	0.9678	0.9687	0.9695
20	0.9467	0.9475	0.9483	0.9492	0.9500	0.9509	0.9518	0.9527	0.9535	0.9544	0.9553	0.9562	0.9571	0.9580	0.9590	0.9599	0.9608	0.9617	0.9627	0.9636	0.9646	0.9655	0.9664	0.9674	0.9683
21	0.9445	0.9454	0.9462	0.9471	0.9480	0.9489	0.9498	0.9507	0.9516	0.9526	0.9535	0.9544	0.9554	0.9563	0.9573	0.9583	0.9592	0.9602	0.9612	0.9622	0.9631	0.9641	0.9651	0.9661	0.9671
22	0.9423	0.9432	0.9441	0.9450	0.9460	0.9469	0.9479	0.9488	0.9498	0.9507	0.9517	0.9527	0.9537	0.9547	0.9557	0.9567	0.9577	0.9587	0.9597	0.9607	0.9618	0.9628	0.9638	0.9649	0.9659
23	0.9402	0.9411	0.9421	0.9430	0.9440	0.9450	0.9459	0.9469	0.9479	0.9489	0.9499	0.9510	0.9520	0.9530	0.9541	0.9551	0.9562	0.9573	0.9583	0.9594	0.9605	0.9615	0.9626	0.9637	0.9648
24	0.9380	0.9390	0.9400	0.9409	0.9419	0.9430	0.9440	0.9450	0.9460	0.9471	0.9482	0.9492	0.9503	0.9514	0.9525	0.9536	0.9547	0.9558	0.9569	0.9580	0.9591	0.9603	0.9614	0.9625	0.9637
25	0.9357	0.9367	0.9377	0.9387	0.9398	0.9408	0.9419	0.9430	0.9441	0.9451	0.9462	0.9473	0.9485	0.9496	0.9507	0.9519	0.9530	0.9542	0.9554	0.9566	0.9577	0.9589	0.9601	0.9613	0.9625
26	0.9331	0.9341	0.9352	0.9362	0.9373	0.9384	0.9395	0.9406	0.9417	0.9429	0.9440	0.9452	0.9463	0.9475	0.9487	0.9499	0.9511	0.9523	0.9536	0.9548	0.9560	0.9573	0.9585	0.9597	0.9610
27	0.9301	0.9312	0.9323	0.9334	0.9345	0.9357	0.9368	0.9380	0.9391	0.9403	0.9415	0.9427	0.9439	0.9451	0.9464	0.9476	0.9489	0.9502	0.9515	0.9527	0.9540	0.9553	0.9566	0.9579	0.9592
28	0.9270	0.9281	0.9292	0.9303	0.9315	0.9327	0.9339	0.9351	0.9363	0.9375	0.9388	0.9400	0.9413	0.9425	0.9438	0.9451	0.9465	0.9478	0.9491	0.9505	0.9518	0.9532	0.9545	0.9559	0.9573
29	0.9236	0.9247	0.9259	0.9271	0.9283	0.9295	0.9307	0.9320	0.9332	0.9345	0.9358	0.9371	0.9384	0.9397	0.9411	0.9424	0.9438	0.9452	0.9466	0.9480	0.9494	0.9508	0.9523	0.9537	0.9551
30	0.9200	0.9212	0.9224	0.9236	0.9249	0.9261	0.9274	0.9287	0.9300	0.9313	0.9327	0.9340	0.9354	0.9368	0.9382	0.9396	0.9410	0.9424	0.9439	0.9454	0.9469	0.9483	0.9498	0.9513	0.9528
31	0.9162	0.9174	0.9187	0.9200	0.9213	0.9226	0.9239	0.9253	0.9266	0.9280	0.9294	0.9308	0.9322	0.9336	0.9351	0.9366	0.9381	0.9396	0.9411	0.9426	0.9441	0.9457	0.9473	0.9488	0.9504
32	0.9123	0.9136	0.9149	0.9162	0.9176	0.9189	0.9203	0.9217	0.9231	0.9245	0.9260	0.9274	0.9289	0.9304	0.9319	0.9334	0.9350	0.9365	0.9381	0.9397	0.9413	0.9429	0.9446	0.9462	0.9479
33	0.9082	0.9096	0.9109	0.9123	0.9137	0.9151	0.9165	0.9180	0.9194	0.9209	0.9224	0.9239	0.9254	0.9270	0.9285	0.9301	0.9317	0.9334	0.9350	0.9367	0.9384	0.9400	0.9417	0.9435	0.9452
34	0.9040	0.9054	0.9068	0.9082	0.9096	0.9111	0.9126	0.9141	0.9156	0.9171	0.9187	0.9202	0.9218	0.9234	0.9250	0.9267	0.9284	0.9301	0.9318	0.9335	0.9352	0.9370	0.9388	0.9406	0.9424
35	0.8996	0.9010	0.9024	0.9039	0.9054	0.9069	0.9085	0.9100	0.9116	0.9132	0.9148	0.9164	0.9180	0.9197	0.9214	0.9231	0.9248	0.9266	0.9284	0.9302	0.9320	0.9338	0.9357	0.9375	0.9394
36	0.8950	0.8964	0.8979	0.8994	0.9010	0.9025	0.9041	0.9057	0.9074	0.9090	0.9107	0.9123	0.9140	0.9158	0.9175	0.9193	0.9211	0.9229	0.9248	0.9266	0.9285	0.9304	0.9323	0.9343	0.9362
37	0.8901	0.8916	0.8931	0.8947	0.8963	0.8979	0.8995	0.9012	0.9029	0.9046	0.9063	0.9080	0.9098	0.9116	0.9134	0.9152	0.9171	0.9190	0.9209	0.9228	0.9248	0.9268	0.9288	0.9308	0.9328
38	0.8849	0.8864	0.8880	0.8896	0.8913	0.8929	0.8946	0.8964	0.8981	0.8999	0.9017	0.9035	0.9053	0.9071	0.9090	0.9109	0.9128	0.9148	0.9168	0.9188	0.9208	0.9229	0.9250	0.9271	0.9292
39	0.8794	0.8810	0.8826	0.8843	0.8860	0.8877	0.8895	0.8913	0.8931	0.8949	0.8967	0.8986	0.9005	0.9024	0.9043	0.9063	0.9083	0.9103	0.9124	0.9145	0.9166	0.9187	0.9209	0.9230	0.9252
40	0.8737	0.8753	0.8770	0.8787	0.8805	0.8823	0.8841	0.8859	0.8878	0.8896	0.8916	0.8935	0.8954	0.8974	0.8994	0.9015	0.9035	0.9056	0.9078	0.9099	0.9121	0.9143	0.9165	0.9188	0.9211
41	0.8677	0.8694	0.8711	0.8729	0.8747	0.8765	0.8784	0.8803	0.8822	0.8842	0.8861	0.8881	0.8901	0.8922	0.8943	0.8964	0.8985	0.9007	0.9029	0.9051	0.9074	0.9097	0.9120	0.9143	0.9167
42	0.8616	0.8633	0.8651	0.8669	0.8688	0.8707	0.8726	0.8745	0.8765	0.8785	0.8806	0.8826	0.8847	0.8868	0.8890	0.8912	0.8934	0.8956	0.8979	0.9002	0.9025	0.9049	0.9073	0.9097	0.9121
43	0.8553	0.8571	0.8589	0.8608	0.8627	0.8647	0.8667	0.8687	0.8707	0.8728	0.8749	0.8770	0.8792	0.8814	0.8836	0.8858	0.8881	0.8905	0.8928	0.8952	0.8976	0.9000	0.9025	0.9050	0.9075
44	0.8491	0.8509	0.8528	0.8547	0.8567	0.8587	0.8607	0.8628	0.8649	0.8671	0.8692	0.8714	0.8736	0.8759	0.8782	0.8805	0.8829	0.8853	0.8877	0.8902	0.8927	0.8952	0.8978	0.9004	0.9030
45	0.8430	0.8449	0.8468	0.8488	0.8508	0.8528	0.8550	0.8571	0.8593	0.8615	0.8637	0.8660	0.8683	0.8706	0.8730	0.8754	0.8778	0.8803	0.8828	0.8854	0.8880	0.8906	0.8932	0.8959	0.8986
46	0.8371	0.8391	0.8410	0.8431	0.8451	0.8473	0.8494	0.8516	0.8539	0.8561	0.8584	0.8608	0.8631	0.8656	0.8680	0.8705	0.8730	0.8756	0.8782	0.8808	0.8835	0.8862	0.8889	0.8917	0.8945
47	0.8311	0.8331	0.8351	0.8372	0.8393	0.8415	0.8437	0.8460	0.8483	0.8507	0.8530	0.8554	0.8579	0.8604	0.8629	0.8655	0.8681	0.8708	0.8735	0.8762	0.8790	0.8818	0.8846	0.8874	0.8903
48	0.8250	0.8270	0.8291	0.8312	0.8334	0.8356	0.8379	0.8402	0.8426	0.8450	0.8475	0.8499	0.8525	0.8551	0.8577	0.8603	0.8630	0.8658	0.8686	0.8714	0.8743	0.8772	0.8801	0.8830	0.8860
49	0.8187	0.8207	0.8228	0.8250	0.8272	0.8295	0.8319	0.8343	0.8367	0.8392	0.8417	0.8443	0.8469	0.8495	0.8522	0.8550	0.8578	0.8606	0.8635	0.8665	0.8694	0.8724	0.8754	0.8785	0.8816
50	0.8122	0.8142	0.8164	0.8186	0.8209	0.8233	0.8257	0.8281	0.8306	0.8332	0.8358	0.8384	0.8411	0.8439	0.8467	0.8495	0.8524	0.8553	0.8583	0.8613	0.8644	0.8675	0.8707	0.8738	0.8770
51	0.8055	0.8076	0.8098	0.8121	0.8144	0.8169	0.8193	0.8218	0.8244	0.8270	0.8297	0.8324	0.8352	0.8380	0.8409	0.8438	0.8468	0.8499	0.8530	0.8561	0.8593	0.8625	0.8657	0.8690	0.8723
52	0.7987	0.8009	0.8031	0.8054	0.8078	0.8103	0.8128	0.8154	0.8180	0.8207	0.8235	0.8262	0.8291	0.8320	0.8350	0.8380	0.8411	0.8443	0.8475	0.8507	0.8540	0.8573	0.8607	0.8641	0.8676
53	0.7918	0.7940	0.7962	0.7986	0.8010	0.8036	0.8061	0.8088	0.8115	0.8142	0.8171	0.8199	0.8229	0.8259	0.8289	0.8321	0.8353	0.8385	0.8418	0.8452	0.8486	0.8520	0.8555	0.8591	0.8626
54	0.7847	0.7869	0.7892	0.7916	0.7941	0.7967	0.7993	0.8020	0.8048	0.8076	0.8105	0.8134	0.8165	0.8196	0.8227	0.8260	0.8293	0.8326	0.8360	0.8395	0.8430	0.8466	0.8503	0.8539	0.8576
55	0.7774	0.7797	0.7821	0.7845	0.7870	0.7896	0.7923	0.7951	0.7979	0.8008	0.8038	0.8068	0.8099	0.8131	0.8163	0.8197	0.8231	0.8265	0.8301	0.8337	0.8373	0.8410	0.8448	0.8486	0.8525
56	0.7700	0.7723	0.7747	0.7772	0.7797	0.7824	0.7851	0.7879	0.7908	0.7938	0.7968	0.7999	0.8031	0.8064	0.8097	0.8132	0.8167	0.8203	0.8239	0.8276	0.8314	0.8353	0.8392	0.8431	0.8471
57	0.7623	0.7646	0.7671	0.7696	0.7722	0.7749	0.7777	0.7806	0.7835	0.7865	0.7896	0.7928	0.7961	0.7994	0.8029	0.8064	0.8100	0.8137	0.8175	0.8213	0.8253	0.8293	0.8333	0.8374	0.8415
58	0.7543	0.7567	0.7592	0.7617	0.7644	0.7671	0.7699	0.7729	0.7759	0.7790	0.7821	0.7854	0.7887	0.7921	0.7957	0.7993	0.8030	0.8068	0.8107	0.8147	0.8188	0.8229	0.8271	0.8314	0.8357
59	0.7460	0.7484	0.7509	0.7535	0.7562	0.7590	0.7618	0.7648	0.7679	0.7710	0.7742	0.7775	0.7810	0.7845	0.7881	0.7918	0.7957	0.7996	0.8036	0.8077	0.8119	0.8162	0.8206	0.8250	0.8294
60	0.7373	0.7397	0.7423	0.7449	0.7476	0.7504	0.7533	0.7563	0.7594	0.7626	0.7659	0.7693	0.7728	0.7764	0.7801	0.7839	0.7879	0.7919	0.7960	0.8003	0.8046	0.8090	0.8135	0.8181	0.8228
61	0.7282	0.7306	0.7332	0.7358	0.7385	0.7414	0.7443	0.7474	0.7505	0.7538	0.7571	0.7606	0.7641	0.7678	0.7716	0.7755	0.7795	0.7837	0.7879	0.7923	0.7968	0.8013	0.8060	0.8107	0.8156
62	0.7185	0.7210	0.7235	0.7262	0.7290	0.7319	0.7349	0.7379	0.7411	0.7444	0.7478	0.7513	0.7549	0.7586	0.7625	0.7665	0.7706	0.7749	0.7793	0.7838	0.7884	0.7931	0.7979	0.8028	0.8078
63	0.7084	0.7108	0.7134	0.7161	0.7189	0.7218	0.7248	0.7279	0.7312	0.7345	0.7379	0.7415	0.7451	0.7489	0.7529	0.7570	0.7612	0.7655	0.7700	0.7746	0.7793	0.7842	0.7892	0.7942	0.7994
64	0.6977	0.7002	0.7028	0.7055	0.7083	0.7112	0.7142	0.7174	0.7206	0.7240	0.7275	0.7310	0.7348	0.7386	0.7426	0.7468	0.7511	0.7555	0.7601	0.7648	0.7697	0.7747	0.7798	0.7850	0.7903
65	0.6865	0.6890	0.6916	0.6943	0.6971	0.7000	0.7031	0.7063	0.7095	0.7129	0.7164	0.7200	0.7238	0.7277	0.7318	0.7360	0.7404	0.7449	0.7496	0.7544	0.7594	0.7645	0.7697	0.7751	0.7806
66	0.6747	0.6772	0.6798	0.6825	0.6854	0.6883	0.6914	0.6946	0.6979	0.7013	0.7048	0.7084	0.7122	0.7162	0.7203	0.7246	0.7290	0.7336	0.7384	0.7433	0.7484	0.7536	0.7590	0.7645	0.7702
67	0.6624	0.6649	0.6675	0.6702	0.6731	0.6760	0.6791	0.6823	0.6856	0.6890	0.6926	0.6962	0.7001	0.7041	0.7082	0.7125	0.7170	0.7217	0.7265	0.7315	0.7367	0.7421	0.7476	0.7532	0.7591
68	0.6496	0.6521	0.6547	0.6574	0.6603	0.6632	0.6663	0.6695	0.6728	0.6763	0.6798	0.6835	0.6873	0.6913	0.6955	0.6999	0.7044	0.7091	0.7140	0.7191	0.7244	0.7298	0.7355	0.7413	0.7472
69	0.6363	0.6388	0.6414	0.6441	0.6469	0.6499	0.6530	0.6562	0.6595	0.6629	0.6665	0.6701	0.6740	0.6780	0.6822	0.6866	0.6912	0.6959	0.7009	0.7061	0.7114	0.7169	0.7227	0.7286	0.7347
70	0.6225	0.6250	0.6276	0.6303	0.6331	0.6361	0.6391	0.6423	0.6456	0.6491	0.6526	0.6563	0.6601	0.6642	0.6684	0.6728	0.6774	0.6822	0.6872	0.6924	0.6978	0.7034	0.7092	0.7152	0.7215
71	0.6083	0.6107	0.6133	0.6160	0.6188	0.6217	0.6248	0.6280	0.6313	0.6347	0.6382	0.6419	0.6457	0.6498	0.6540	0.6584	0.6630	0.6678	0.6729	0.6781	0.6836	0.6892	0.6951	0.7013	0.7076
72	0.5936	0.5961	0.5986	0.6013	0.6041	0.6070	0.6100	0.6132	0.6165	0.6199	0.6234	0.6270	0.6309	0.6349	0.6391	0.6435	0.6481	0.6530	0.6580	0.6633	0.6688	0.6745	0.6805	0.6866	0.6931
73	0.5786	0.5810	0.5835	0.5862	0.5890	0.5918	0.5949	0.5980	0.6013	0.6046	0.6081	0.6117	0.6156	0.6196	0.6237	0.6281	0.6327	0.6376	0.6426	0.6479	0.6534	0.6592	0.6652	0.6714	0.6779
74	0.5632	0.5656	0.5681	0.5707	0.5735	0.5763	0.5793	0.5824	0.5856	0.5890	0.5925	0.5960	0.5998	0.6038	0.6080	0.6123	0.6169	0.6217	0.6268	0.6321	0.6376	0.6434	0.6494	0.6557	0.6622
75	0.5476	0.5499	0.5524	0.5550	0.5577	0.5605	0.5634	0.5665	0.5697	0.5730	0.5764	0.5800	0.5837	0.5877	0.5918	0.5961	0.6007	0.6055	0.6105	0.6158	0.6213	0.6271	0.6331	0.6394	0.6460
76	0.5316	0.5339	0.5364	0.5389	0.5416	0.5444	0.5473	0.5503	0.5535	0.5567	0.5601	0.5636	0.5673	0.5712	0.5753	0.5796	0.5841	0.5889	0.5938	0.5991	0.6046	0.6103	0.6164	0.6227	0.6293
77	0.5155	0.5177	0.5201	0.5226	0.5253	0.5280	0.5309	0.5339	0.5370	0.5402	0.5435	0.5470	0.5506	0.5545	0.5585	0.5627	0.5672	0.5719	0.5769	0.5821	0.5875	0.5933	0.5993	0.6056	0.6122
78	0.4992	0.5014	0.5037	0.5062	0.5088	0.5115	0.5143	0.5172	0.5203	0.5235	0.5267	0.5301	0.5337	0.5375	0.5415	0.5456	0.5501	0.5547	0.5596	0.5647	0.5701	0.5758	0.5818	0.5881	0.5947
79	0.4827	0.4849	0.4872	0.4896	0.4921	0.4948	0.4976	0.5005	0.5035	0.5066	0.5098	0.5131	0.5166	0.5203	0.5242	0.5284	0.5327	0.5373	0.5421	0.5472	0.5525	0.5582	0.5641	0.5703	0.5769
80	0.4662	0.4683	0.4706	0.4729	0.4754	0.4780	0.4808	0.4836	0.4865	0.4896	0.4927	0.4960	0.4994	0.5031	0.5069	0.5109	0.5152	0.5197	0.5244	0.5295	0.5347	0.5403	0.5462	0.5523	0.5588

North Carolina
Administratior
Option 6-2 Cor

Age	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
15	0.9807	0.9814	0.9821	0.9829	0.9836	0.9843	0.9851	0.9858	0.9865	0.9872	0.9879	0.9886	0.9893	0.9900	0.9906	0.9913
16	0.9780	0.9788	0.9795	0.9803	0.9811	0.9819	0.9826	0.9834	0.9841	0.9849	0.9856	0.9864	0.9871	0.9878	0.9885	0.9892
17	0.9750	0.9758	0.9766	0.9775	0.9783	0.9791	0.9799	0.9807	0.9815	0.9823	0.9830	0.9838	0.9846	0.9853	0.9861	0.9868
18	0.9717	0.9726	0.9734	0.9743	0.9751	0.9759	0.9768	0.9776	0.9784	0.9793	0.9801	0.9809	0.9817	0.9825	0.9833	0.9840
19	0.9704	0.9713	0.9722	0.9731	0.9740	0.9749	0.9757	0.9766	0.9774	0.9783	0.9791	0.9800	0.9808	0.9816	0.9824	0.9832
20	0.9692	0.9702	0.9711	0.9720	0.9729	0.9738	0.9747	0.9756	0.9765	0.9774	0.9783	0.9791	0.9800	0.9809	0.9817	0.9825
21	0.9680	0.9690	0.9700	0.9709	0.9719	0.9728	0.9738	0.9747	0.9756	0.9766	0.9775	0.9784	0.9792	0.9801	0.9810	0.9818
22	0.9669	0.9679	0.9689	0.9699	0.9709	0.9719	0.9729	0.9739	0.9749	0.9758	0.9767	0.9777	0.9786	0.9795	0.9804	0.9813
23	0.9658	0.9669	0.9680	0.9690	0.9701	0.9711	0.9721	0.9732	0.9742	0.9752	0.9761	0.9771	0.9781	0.9790	0.9799	0.9808
24	0.9648	0.9659	0.9670	0.9681	0.9692	0.9703	0.9714	0.9725	0.9735	0.9745	0.9756	0.9766	0.9776	0.9786	0.9795	0.9805
25	0.9637	0.9648	0.9660	0.9672	0.9683	0.9695	0.9706	0.9717	0.9728	0.9739	0.9750	0.9760	0.9771	0.9781	0.9791	0.9801
26	0.9622	0.9635	0.9647	0.9659	0.9671	0.9683	0.9695	0.9707	0.9719	0.9730	0.9741	0.9753	0.9763	0.9774	0.9785	0.9795
27	0.9605	0.9618	0.9631	0.9644	0.9657	0.9670	0.9682	0.9695	0.9707	0.9719	0.9731	0.9743	0.9754	0.9765	0.9776	0.9787
28	0.9586	0.9600	0.9614	0.9627	0.9641	0.9654	0.9667	0.9680	0.9693	0.9706	0.9718	0.9731	0.9743	0.9755	0.9766	0.9778
29	0.9566	0.9580	0.9594	0.9609	0.9623	0.9637	0.9651	0.9664	0.9678	0.9691	0.9705	0.9718	0.9730	0.9743	0.9755	0.9767
30	0.9543	0.9558	0.9573	0.9588	0.9603	0.9618	0.9633	0.9647	0.9662	0.9676	0.9690	0.9703	0.9717	0.9730	0.9743	0.9756
31	0.9520	0.9536	0.9551	0.9567	0.9583	0.9598	0.9614	0.9629	0.9644	0.9659	0.9674	0.9688	0.9702	0.9716	0.9730	0.9743
32	0.9495	0.9512	0.9528	0.9545	0.9561	0.9577	0.9594	0.9610	0.9626	0.9641	0.9657	0.9672	0.9687	0.9702	0.9716	0.9730
33	0.9469	0.9486	0.9504	0.9521	0.9538	0.9555	0.9572	0.9589	0.9606	0.9623	0.9639	0.9655	0.9671	0.9687	0.9702	0.9717
34	0.9442	0.9460	0.9478	0.9496	0.9514	0.9532	0.9550	0.9568	0.9585	0.9603	0.9620	0.9637	0.9654	0.9670	0.9687	0.9702
35	0.9413	0.9432	0.9451	0.9470	0.9488	0.9507	0.9526	0.9545	0.9564	0.9582	0.9600	0.9618	0.9636	0.9653	0.9670	0.9687
36	0.9382	0.9402	0.9421	0.9441	0.9461	0.9481	0.9501	0.9520	0.9540	0.9559	0.9578	0.9597	0.9616	0.9634	0.9652	0.9670
37	0.9349	0.9369	0.9390	0.9411	0.9431	0.9452	0.9473	0.9493	0.9514	0.9534	0.9554	0.9574	0.9594	0.9613	0.9632	0.9651
38	0.9313	0.9334	0.9356	0.9377	0.9399	0.9421	0.9442	0.9464	0.9485	0.9507	0.9528	0.9549	0.9570	0.9590	0.9610	0.9630
39	0.9274	0.9297	0.9319	0.9342	0.9364	0.9387	0.9409	0.9432	0.9454	0.9477	0.9499	0.9521	0.9543	0.9564	0.9585	0.9606
40	0.9234	0.9257	0.9280	0.9303	0.9327	0.9350	0.9374	0.9397	0.9421	0.9444	0.9467	0.9490	0.9513	0.9536	0.9558	0.9580
41	0.9191	0.9214	0.9239	0.9263	0.9287	0.9312	0.9336	0.9361	0.9385	0.9409	0.9434	0.9458	0.9482	0.9505	0.9529	0.9552
42	0.9146	0.9171	0.9196	0.9221	0.9246	0.9271	0.9297	0.9322	0.9348	0.9373	0.9398	0.9423	0.9448	0.9473	0.9498	0.9522
43	0.9101	0.9126	0.9152	0.9178	0.9204	0.9231	0.9257	0.9283	0.9310	0.9336	0.9362	0.9388	0.9414	0.9440	0.9466	0.9491
44	0.9056	0.9082	0.9109	0.9136	0.9163	0.9190	0.9218	0.9245	0.9272	0.9299	0.9327	0.9354	0.9381	0.9408	0.9434	0.9460
45	0.9013	0.9040	0.9068	0.9096	0.9124	0.9152	0.9180	0.9208	0.9236	0.9265	0.9293	0.9321	0.9349	0.9377	0.9404	0.9432
46	0.8973	0.9001	0.9030	0.9059	0.9088	0.9117	0.9146	0.9175	0.9204	0.9234	0.9263	0.9292	0.9321	0.9350	0.9378	0.9406
47	0.8932	0.8962	0.8991	0.9021	0.9051	0.9081	0.9111	0.9141	0.9171	0.9202	0.9232	0.9262	0.9292	0.9322	0.9352	0.9381
48	0.8890	0.8921	0.8951	0.8982	0.9013	0.9044	0.9075	0.9106	0.9138	0.9169	0.9200	0.9231	0.9263	0.9293	0.9324	0.9354
49	0.8847	0.8878	0.8910	0.8942	0.8974	0.9006	0.9038	0.9071	0.9103	0.9135	0.9168	0.9200	0.9232	0.9264	0.9296	0.9327
50	0.8803	0.8835	0.8868	0.8901	0.8934	0.8967	0.9000	0.9034	0.9067	0.9101	0.9134	0.9168	0.9201	0.9234	0.9267	0.9299
51	0.8757	0.8791	0.8825	0.8859	0.8893	0.8927	0.8962	0.8996	0.9031	0.9066	0.9100	0.9135	0.9169	0.9203	0.9237	0.9271
52	0.8710	0.8745	0.8780	0.8816	0.8851	0.8887	0.8923	0.8958	0.8994	0.9030	0.9066	0.9101	0.9137	0.9172	0.9207	0.9242
53	0.8662	0.8699	0.8735	0.8772	0.8809	0.8846	0.8883	0.8920	0.8957	0.8994	0.9031	0.9068	0.9105	0.9141	0.9177	0.9213
54	0.8614	0.8651	0.8689	0.8727	0.8765	0.8804	0.8842	0.8881	0.8919	0.8958	0.8996	0.9034	0.9072	0.9110	0.9147	0.9184
55	0.8563	0.8602	0.8642	0.8681	0.8721	0.8761	0.8801	0.8841	0.8881	0.8921	0.8960	0.9000	0.9039	0.9078	0.9117	0.9156
56	0.8511	0.8552	0.8593	0.8634	0.8676	0.8717	0.8758	0.8800	0.8842	0.8883	0.8924	0.8965	0.9006	0.9047	0.9087	0.9127
57	0.8457	0.8500	0.8542	0.8585	0.8628	0.8671	0.8714	0.8758	0.8801	0.8844	0.8887	0.8930	0.8972	0.9014	0.9056	0.9097
58	0.8400	0.8444	0.8489	0.8533	0.8578	0.8623	0.8668	0.8713	0.8758	0.8803	0.8848	0.8892	0.8937	0.8980	0.9024	0.9067
59	0.8340	0.8386	0.8432	0.8478	0.8525	0.8572	0.8619	0.8666	0.8713	0.8760	0.8806	0.8853	0.8899	0.8944	0.8990	0.9034
60	0.8275	0.8322	0.8370	0.8419	0.8467	0.8516	0.8565	0.8615	0.8664	0.8713	0.8761	0.8810	0.8858	0.8906	0.8953	0.8999
61	0.8205	0.8254	0.8304	0.8355	0.8405	0.8456	0.8508	0.8559	0.8610	0.8661	0.8712	0.8763	0.8813	0.8863	0.8913	0.8961
62	0.8129	0.8180	0.8232	0.8285	0.8338	0.8391	0.8444	0.8498	0.8552	0.8605	0.8659	0.8712	0.8764	0.8817	0.8868	0.8919
63	0.8047	0.8100	0.8154	0.8209	0.8264	0.8320	0.8375	0.8431	0.8488	0.8544	0.8600	0.8655	0.8710	0.8765	0.8819	0.8873
64	0.7958	0.8013	0.8069	0.8126	0.8184	0.8242	0.8300	0.8359	0.8417	0.8476	0.8535	0.8593	0.8651	0.8708	0.8765	0.8821
65	0.7862	0.7920	0.7978	0.8037	0.8097	0.8157	0.8218	0.8279	0.8340	0.8402	0.8463	0.8524	0.8585	0.8646	0.8705	0.8764
66	0.7760	0.7819	0.7879	0.7941	0.8003	0.8065	0.8129	0.8193	0.8257	0.8321	0.8385	0.8449	0.8513	0.8577	0.8639	0.8702
67	0.7650	0.7711	0.7774	0.7837	0.7901	0.7967	0.8032	0.8099	0.8166	0.8233	0.8300	0.8367	0.8434	0.8501	0.8567	0.8632
68	0.7534	0.7596	0.7661	0.7726	0.7793	0.7860	0.7929	0.7998	0.8068	0.8138	0.8208	0.8278	0.8349	0.8418	0.8488	0.8557
69	0.7410	0.7474	0.7540	0.7608	0.7676	0.7746	0.7817	0.7889	0.7962	0.8035	0.8108	0.8182	0.8255	0.8329	0.8402	0.8474
70	0.7279	0.7345	0.7412	0.7482	0.7553	0.7625	0.7698	0.7773	0.7848	0.7924	0.8001	0.8078	0.8155	0.8231	0.8308	0.8384
71	0.7141	0.7209	0.7278	0.7349	0.7422	0.7496	0.7572	0.7649	0.7727	0.7806	0.7886	0.7966	0.8046	0.8127	0.8207	0.8287
72	0.6997	0.7066	0.7136	0.7209	0.7284	0.7360	0.7438	0.7518	0.7598	0.7680	0.7763	0.7846	0.7930	0.8014	0.8098	0.8182
73	0.6847	0.6916	0.6988	0.7062	0.7139	0.7217	0.7297	0.7379	0.7462	0.7547	0.7632	0.7719	0.7806	0.7894	0.7982	0.8069
74	0.6690	0.6761	0.6834	0.6909	0.6987	0.7067	0.7149	0.7233	0.7319	0.7406	0.7495	0.7584	0.7675	0.7766	0.7857	0.7949
75	0.6529	0.6600	0.6674	0.6750	0.6829	0.6911	0.6994	0.7080	0.7168	0.7258	0.7349	0.7442	0.7536	0.7630	0.7726	0.7821
76	0.6362	0.6434	0.6508	0.6585	0.6665	0.6748	0.6833	0.6921	0.7011	0.7103	0.7197	0.7293	0.7390	0.7488	0.7586	0.7685
77	0.6191	0.6263	0.6338	0.6416	0.6497	0.6580	0.6667	0.6756	0.6848	0.6942	0.7038	0.7136	0.7236	0.7337	0.7440	0.7542
78	0.6016	0.6088	0.6163	0.6241	0.6323	0.6407	0.6495	0.6585	0.6679	0.6775	0.6873	0.6974	0.7076	0.7180	0.7286	0.7392
79	0.5837	0.5909	0.5985	0.6063	0.6145	0.6230	0.6318	0.6410	0.6504	0.6602	0.6702	0.6805	0.6910	0.7017	0.7125	0.7235
80	0.5656	0.5728	0.5803	0.5881	0.5963	0.6049	0.6137	0.6230	0.6325	0.6424	0.6526	0.6630	0.6737	0.6847	0.6958	0.7071

North Carolina Retirement Systems
Administration Factors based on Experience Study at December 31, 2014
Option 6-3 Conversion Factors -Disability Retirements

	Spouse Age																								
Age	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**	**32**	**33**	**34**	**35**	**36**	**37**	**38**	**39**
15	0.9740	0.9742	0.9744	0.9746	0.9748	0.9751	0.9753	0.9755	0.9758	0.9760	0.9763	0.9765	0.9768	0.9771	0.9774	0.9777	0.9780	0.9783	0.9786	0.9789	0.9792	0.9795	0.9799	0.9802	0.9806
16	0.9719	0.9721	0.9723	0.9725	0.9727	0.9730	0.9732	0.9735	0.9737	0.9740	0.9742	0.9745	0.9748	0.9751	0.9754	0.9757	0.9760	0.9763	0.9766	0.9770	0.9773	0.9776	0.9780	0.9783	0.9787
17	0.9696	0.9698	0.9700	0.9702	0.9705	0.9707	0.9710	0.9712	0.9715	0.9718	0.9720	0.9723	0.9726	0.9729	0.9732	0.9735	0.9739	0.9742	0.9745	0.9749	0.9752	0.9756	0.9759	0.9763	0.9767
18	0.9671	0.9673	0.9676	0.9678	0.9680	0.9683	0.9686	0.9688	0.9691	0.9694	0.9697	0.9700	0.9703	0.9706	0.9709	0.9712	0.9716	0.9719	0.9722	0.9726	0.9730	0.9733	0.9737	0.9741	0.9745
19	0.9657	0.9659	0.9662	0.9664	0.9666	0.9669	0.9672	0.9674	0.9677	0.9680	0.9683	0.9686	0.9689	0.9693	0.9696	0.9699	0.9703	0.9706	0.9710	0.9714	0.9718	0.9721	0.9725	0.9729	0.9733
20	0.9643	0.9645	0.9647	0.9650	0.9652	0.9655	0.9658	0.9661	0.9664	0.9667	0.9670	0.9673	0.9676	0.9680	0.9683	0.9687	0.9690	0.9694	0.9698	0.9701	0.9705	0.9709	0.9713	0.9718	0.9722
21	0.9628	0.9630	0.9633	0.9635	0.9638	0.9641	0.9644	0.9647	0.9650	0.9653	0.9656	0.9659	0.9663	0.9666	0.9670	0.9673	0.9677	0.9681	0.9685	0.9689	0.9693	0.9697	0.9701	0.9706	0.9710
22	0.9613	0.9616	0.9618	0.9621	0.9624	0.9627	0.9630	0.9633	0.9636	0.9639	0.9642	0.9646	0.9649	0.9653	0.9657	0.9660	0.9664	0.9668	0.9672	0.9677	0.9681	0.9685	0.9690	0.9694	0.9699
23	0.9599	0.9601	0.9604	0.9607	0.9610	0.9612	0.9616	0.9619	0.9622	0.9625	0.9629	0.9632	0.9636	0.9640	0.9643	0.9647	0.9651	0.9656	0.9660	0.9664	0.9669	0.9673	0.9678	0.9682	0.9687
24	0.9584	0.9586	0.9589	0.9592	0.9595	0.9598	0.9601	0.9604	0.9608	0.9611	0.9615	0.9618	0.9622	0.9626	0.9630	0.9634	0.9638	0.9643	0.9647	0.9651	0.9656	0.9661	0.9665	0.9670	0.9675
25	0.9568	0.9571	0.9574	0.9576	0.9579	0.9583	0.9586	0.9589	0.9593	0.9596	0.9600	0.9604	0.9608	0.9612	0.9616	0.9620	0.9624	0.9629	0.9633	0.9638	0.9643	0.9648	0.9653	0.9658	0.9663
26	0.9550	0.9553	0.9556	0.9559	0.9562	0.9565	0.9569	0.9572	0.9576	0.9579	0.9583	0.9587	0.9591	0.9595	0.9600	0.9604	0.9608	0.9613	0.9618	0.9623	0.9628	0.9633	0.9638	0.9643	0.9648
27	0.9531	0.9534	0.9537	0.9540	0.9543	0.9546	0.9550	0.9553	0.9557	0.9561	0.9565	0.9569	0.9573	0.9577	0.9582	0.9586	0.9591	0.9596	0.9601	0.9606	0.9611	0.9616	0.9621	0.9627	0.9632
28	0.9510	0.9513	0.9516	0.9519	0.9523	0.9526	0.9529	0.9533	0.9537	0.9541	0.9545	0.9549	0.9553	0.9558	0.9562	0.9567	0.9572	0.9577	0.9582	0.9587	0.9593	0.9598	0.9604	0.9609	0.9615
29	0.9488	0.9491	0.9494	0.9497	0.9501	0.9504	0.9508	0.9512	0.9516	0.9520	0.9524	0.9528	0.9532	0.9537	0.9542	0.9547	0.9552	0.9557	0.9562	0.9568	0.9573	0.9579	0.9585	0.9590	0.9596
30	0.9465	0.9468	0.9471	0.9474	0.9478	0.9481	0.9485	0.9489	0.9493	0.9497	0.9501	0.9506	0.9510	0.9515	0.9520	0.9525	0.9530	0.9536	0.9541	0.9547	0.9553	0.9558	0.9564	0.9571	0.9577
31	0.9441	0.9444	0.9447	0.9450	0.9454	0.9458	0.9461	0.9465	0.9469	0.9474	0.9478	0.9483	0.9487	0.9492	0.9497	0.9503	0.9508	0.9514	0.9519	0.9525	0.9531	0.9537	0.9543	0.9550	0.9556
32	0.9416	0.9419	0.9422	0.9425	0.9429	0.9433	0.9437	0.9441	0.9445	0.9449	0.9454	0.9459	0.9463	0.9468	0.9474	0.9479	0.9485	0.9490	0.9496	0.9502	0.9508	0.9515	0.9521	0.9528	0.9535
33	0.9389	0.9393	0.9396	0.9400	0.9403	0.9407	0.9411	0.9415	0.9419	0.9424	0.9429	0.9433	0.9438	0.9444	0.9449	0.9455	0.9460	0.9466	0.9472	0.9479	0.9485	0.9491	0.9498	0.9505	0.9512
34	0.9362	0.9365	0.9369	0.9372	0.9376	0.9380	0.9384	0.9388	0.9393	0.9397	0.9402	0.9407	0.9412	0.9418	0.9423	0.9429	0.9435	0.9441	0.9447	0.9454	0.9460	0.9467	0.9474	0.9481	0.9488
35	0.9334	0.9337	0.9341	0.9344	0.9348	0.9352	0.9356	0.9361	0.9365	0.9370	0.9375	0.9380	0.9385	0.9391	0.9396	0.9402	0.9408	0.9415	0.9421	0.9428	0.9435	0.9442	0.9449	0.9456	0.9464
36	0.9304	0.9307	0.9311	0.9315	0.9319	0.9323	0.9327	0.9331	0.9336	0.9341	0.9346	0.9351	0.9356	0.9362	0.9368	0.9374	0.9380	0.9387	0.9394	0.9400	0.9407	0.9415	0.9422	0.9430	0.9438
37	0.9273	0.9276	0.9280	0.9283	0.9287	0.9292	0.9296	0.9300	0.9305	0.9310	0.9315	0.9321	0.9326	0.9332	0.9338	0.9344	0.9351	0.9357	0.9364	0.9371	0.9379	0.9386	0.9394	0.9402	0.9410
38	0.9240	0.9243	0.9247	0.9251	0.9255	0.9259	0.9263	0.9268	0.9273	0.9278	0.9283	0.9288	0.9294	0.9300	0.9306	0.9313	0.9319	0.9326	0.9333	0.9341	0.9348	0.9356	0.9364	0.9372	0.9381
39	0.9205	0.9208	0.9212	0.9216	0.9220	0.9224	0.9229	0.9233	0.9238	0.9244	0.9249	0.9255	0.9260	0.9267	0.9273	0.9279	0.9286	0.9293	0.9301	0.9308	0.9316	0.9324	0.9332	0.9341	0.9349
40	0.9168	0.9172	0.9176	0.9180	0.9184	0.9188	0.9193	0.9197	0.9202	0.9208	0.9213	0.9219	0.9225	0.9231	0.9238	0.9244	0.9251	0.9259	0.9266	0.9274	0.9282	0.9290	0.9299	0.9308	0.9317
41	0.9130	0.9134	0.9138	0.9142	0.9146	0.9150	0.9155	0.9160	0.9165	0.9170	0.9176	0.9182	0.9188	0.9194	0.9201	0.9208	0.9215	0.9223	0.9230	0.9238	0.9247	0.9255	0.9264	0.9273	0.9282
42	0.9091	0.9095	0.9099	0.9103	0.9107	0.9111	0.9116	0.9121	0.9126	0.9132	0.9138	0.9143	0.9150	0.9156	0.9163	0.9170	0.9178	0.9185	0.9193	0.9201	0.9210	0.9219	0.9228	0.9237	0.9246
43	0.9051	0.9055	0.9059	0.9063	0.9067	0.9072	0.9077	0.9082	0.9087	0.9092	0.9098	0.9104	0.9111	0.9117	0.9124	0.9132	0.9139	0.9147	0.9155	0.9164	0.9172	0.9181	0.9191	0.9200	0.9210
44	0.9011	0.9015	0.9019	0.9023	0.9027	0.9032	0.9037	0.9042	0.9047	0.9053	0.9059	0.9065	0.9072	0.9078	0.9086	0.9093	0.9101	0.9109	0.9117	0.9126	0.9135	0.9144	0.9153	0.9163	0.9173
45	0.8971	0.8975	0.8979	0.8983	0.8988	0.8992	0.8997	0.9003	0.9008	0.9014	0.9020	0.9026	0.9033	0.9040	0.9047	0.9055	0.9063	0.9071	0.9079	0.9088	0.9097	0.9107	0.9117	0.9127	0.9137
46	0.8933	0.8937	0.8941	0.8945	0.8950	0.8954	0.8959	0.8965	0.8970	0.8976	0.8982	0.8989	0.8996	0.9003	0.9010	0.9018	0.9026	0.9034	0.9043	0.9052	0.9061	0.9071	0.9081	0.9092	0.9102
47	0.8893	0.8897	0.8902	0.8906	0.8910	0.8915	0.8920	0.8926	0.8931	0.8937	0.8944	0.8950	0.8957	0.8964	0.8972	0.8980	0.8988	0.8997	0.9005	0.9015	0.9024	0.9034	0.9045	0.9055	0.9066
48	0.8853	0.8857	0.8861	0.8865	0.8870	0.8875	0.8880	0.8886	0.8891	0.8897	0.8904	0.8910	0.8917	0.8925	0.8932	0.8941	0.8949	0.8958	0.8967	0.8976	0.8986	0.8996	0.9007	0.9018	0.9029
49	0.8811	0.8815	0.8819	0.8824	0.8829	0.8833	0.8839	0.8844	0.8850	0.8856	0.8863	0.8869	0.8877	0.8884	0.8892	0.8900	0.8909	0.8917	0.8927	0.8936	0.8947	0.8957	0.8968	0.8979	0.8991
50	0.8768	0.8772	0.8776	0.8781	0.8786	0.8791	0.8796	0.8802	0.8807	0.8814	0.8820	0.8827	0.8834	0.8842	0.8850	0.8858	0.8867	0.8876	0.8886	0.8895	0.8906	0.8916	0.8928	0.8939	0.8951
51	0.8724	0.8728	0.8732	0.8737	0.8742	0.8747	0.8752	0.8758	0.8764	0.8770	0.8777	0.8784	0.8791	0.8799	0.8807	0.8815	0.8824	0.8833	0.8843	0.8853	0.8864	0.8875	0.8886	0.8898	0.8910
52	0.8678	0.8683	0.8687	0.8691	0.8696	0.8701	0.8707	0.8713	0.8719	0.8725	0.8732	0.8739	0.8746	0.8754	0.8762	0.8771	0.8780	0.8790	0.8799	0.8810	0.8820	0.8832	0.8843	0.8855	0.8868
53	0.8632	0.8636	0.8640	0.8645	0.8650	0.8655	0.8661	0.8666	0.8673	0.8679	0.8686	0.8693	0.8701	0.8709	0.8717	0.8726	0.8735	0.8744	0.8755	0.8765	0.8776	0.8787	0.8799	0.8812	0.8824
54	0.8584	0.8588	0.8593	0.8597	0.8602	0.8608	0.8613	0.8619	0.8625	0.8632	0.8639	0.8646	0.8654	0.8662	0.8670	0.8679	0.8688	0.8698	0.8708	0.8719	0.8730	0.8742	0.8754	0.8767	0.8780
55	0.8535	0.8539	0.8544	0.8548	0.8553	0.8559	0.8564	0.8570	0.8577	0.8583	0.8590	0.8598	0.8605	0.8613	0.8622	0.8631	0.8641	0.8651	0.8661	0.8672	0.8683	0.8695	0.8708	0.8720	0.8734
56	0.8485	0.8489	0.8493	0.8498	0.8503	0.8508	0.8514	0.8520	0.8526	0.8533	0.8540	0.8548	0.8555	0.8564	0.8572	0.8582	0.8591	0.8601	0.8612	0.8623	0.8635	0.8647	0.8659	0.8672	0.8686
57	0.8432	0.8436	0.8441	0.8446	0.8451	0.8456	0.8462	0.8468	0.8474	0.8481	0.8488	0.8496	0.8504	0.8512	0.8521	0.8530	0.8540	0.8550	0.8561	0.8572	0.8584	0.8596	0.8609	0.8623	0.8637
58	0.8378	0.8382	0.8386	0.8391	0.8396	0.8402	0.8407	0.8414	0.8420	0.8427	0.8434	0.8442	0.8450	0.8458	0.8467	0.8477	0.8487	0.8497	0.8508	0.8519	0.8531	0.8544	0.8557	0.8571	0.8585
59	0.8320	0.8325	0.8329	0.8334	0.8339	0.8345	0.8350	0.8356	0.8363	0.8370	0.8377	0.8385	0.8393	0.8402	0.8411	0.8420	0.8430	0.8441	0.8452	0.8464	0.8476	0.8489	0.8502	0.8516	0.8530
60	0.8260	0.8264	0.8269	0.8274	0.8279	0.8284	0.8290	0.8296	0.8303	0.8310	0.8317	0.8325	0.8333	0.8342	0.8351	0.8361	0.8371	0.8382	0.8393	0.8405	0.8417	0.8430	0.8444	0.8458	0.8473
61	0.8196	0.8201	0.8205	0.8210	0.8215	0.8221	0.8227	0.8233	0.8239	0.8246	0.8254	0.8262	0.8270	0.8279	0.8288	0.8298	0.8308	0.8319	0.8330	0.8342	0.8355	0.8368	0.8382	0.8396	0.8411
62	0.8129	0.8133	0.8138	0.8143	0.8148	0.8153	0.8159	0.8165	0.8172	0.8179	0.8186	0.8194	0.8203	0.8212	0.8221	0.8231	0.8241	0.8252	0.8264	0.8276	0.8289	0.8302	0.8316	0.8331	0.8346
63	0.8057	0.8061	0.8066	0.8071	0.8076	0.8082	0.8087	0.8094	0.8100	0.8107	0.8115	0.8123	0.8131	0.8140	0.8150	0.8160	0.8170	0.8182	0.8193	0.8206	0.8219	0.8232	0.8246	0.8261	0.8277
64	0.7981	0.7985	0.7990	0.7995	0.8000	0.8006	0.8011	0.8018	0.8024	0.8032	0.8039	0.8047	0.8056	0.8065	0.8074	0.8084	0.8095	0.8106	0.8118	0.8131	0.8144	0.8157	0.8172	0.8187	0.8203
65	0.7900	0.7905	0.7909	0.7914	0.7919	0.7925	0.7931	0.7937	0.7944	0.7951	0.7959	0.7967	0.7975	0.7984	0.7994	0.8004	0.8015	0.8026	0.8038	0.8051	0.8064	0.8078	0.8093	0.8108	0.8124
66	0.7815	0.7819	0.7824	0.7829	0.7834	0.7840	0.7846	0.7852	0.7859	0.7866	0.7874	0.7882	0.7890	0.7899	0.7909	0.7919	0.7930	0.7942	0.7954	0.7967	0.7980	0.7994	0.8009	0.8024	0.8041
67	0.7725	0.7729	0.7734	0.7739	0.7744	0.7750	0.7756	0.7762	0.7769	0.7776	0.7783	0.7792	0.7800	0.7809	0.7819	0.7830	0.7840	0.7852	0.7864	0.7877	0.7891	0.7905	0.7920	0.7936	0.7952
68	0.7630	0.7634	0.7639	0.7644	0.7649	0.7655	0.7660	0.7667	0.7674	0.7681	0.7688	0.7697	0.7705	0.7715	0.7724	0.7735	0.7746	0.7757	0.7770	0.7783	0.7796	0.7811	0.7826	0.7842	0.7859
69	0.7530	0.7534	0.7539	0.7544	0.7549	0.7554	0.7560	0.7567	0.7573	0.7581	0.7588	0.7597	0.7605	0.7615	0.7624	0.7635	0.7646	0.7658	0.7670	0.7683	0.7697	0.7711	0.7727	0.7743	0.7760
70	0.7425	0.7429	0.7434	0.7439	0.7444	0.7449	0.7455	0.7462	0.7468	0.7476	0.7483	0.7491	0.7500	0.7509	0.7519	0.7530	0.7541	0.7553	0.7565	0.7578	0.7592	0.7607	0.7622	0.7639	0.7656
71	0.7315	0.7319	0.7324	0.7329	0.7334	0.7339	0.7345	0.7351	0.7358	0.7365	0.7373	0.7381	0.7390	0.7399	0.7409	0.7420	0.7431	0.7443	0.7455	0.7468	0.7482	0.7497	0.7513	0.7529	0.7546
72	0.7200	0.7204	0.7209	0.7214	0.7219	0.7224	0.7230	0.7236	0.7243	0.7250	0.7258	0.7266	0.7275	0.7284	0.7294	0.7304	0.7316	0.7327	0.7340	0.7353	0.7367	0.7382	0.7398	0.7415	0.7432
73	0.7080	0.7084	0.7089	0.7094	0.7099	0.7104	0.7110	0.7116	0.7123	0.7130	0.7138	0.7146	0.7155	0.7164	0.7174	0.7184	0.7195	0.7207	0.7220	0.7233	0.7247	0.7262	0.7278	0.7295	0.7312
74	0.6955	0.6960	0.6964	0.6969	0.6974	0.6979	0.6985	0.6991	0.6998	0.7005	0.7013	0.7021	0.7029	0.7039	0.7049	0.7059	0.7070	0.7082	0.7095	0.7108	0.7122	0.7137	0.7153	0.7170	0.7188
75	0.6826	0.6830	0.6835	0.6839	0.6844	0.6850	0.6855	0.6862	0.6868	0.6875	0.6883	0.6891	0.6900	0.6909	0.6919	0.6929	0.6940	0.6952	0.6965	0.6978	0.6992	0.7007	0.7023	0.7040	0.7058
76	0.6692	0.6696	0.6700	0.6705	0.6710	0.6716	0.6721	0.6727	0.6734	0.6741	0.6748	0.6756	0.6765	0.6774	0.6784	0.6794	0.6806	0.6817	0.6830	0.6843	0.6858	0.6873	0.6889	0.6906	0.6923
77	0.6554	0.6558	0.6562	0.6567	0.6572	0.6577	0.6583	0.6589	0.6595	0.6602	0.6610	0.6618	0.6626	0.6635	0.6645	0.6655	0.6666	0.6678	0.6691	0.6704	0.6718	0.6733	0.6749	0.6766	0.6784
78	0.6411	0.6415	0.6419	0.6424	0.6429	0.6434	0.6440	0.6446	0.6452	0.6459	0.6467	0.6474	0.6483	0.6492	0.6502	0.6512	0.6523	0.6535	0.6547	0.6560	0.6575	0.6590	0.6606	0.6622	0.6640
79	0.6265	0.6269	0.6273	0.6277	0.6282	0.6288	0.6293	0.6299	0.6305	0.6312	0.6319	0.6327	0.6336	0.6345	0.6354	0.6364	0.6375	0.6387	0.6399	0.6413	0.6427	0.6442	0.6458	0.6475	0.6492
80	0.6114	0.6118	0.6123	0.6127	0.6132	0.6137	0.6143	0.6149	0.6155	0.6162	0.6169	0.6177	0.6185	0.6194	0.6203	0.6213	0.6224	0.6236	0.6248	0.6261	0.6275	0.6290	0.6306	0.6323	0.6341

North Carolina
Administratior
Option 6-3 Cor

Age	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
15	0.9809	0.9813	0.9816	0.9820	0.9823	0.9827	0.9831	0.9834	0.9838	0.9842	0.9846	0.9849	0.9853	0.9857	0.9861	0.9864	0.9868	0.9872	0.9876	0.9880	0.9883	0.9887	0.9891	0.9895	0.9899
16	0.9791	0.9794	0.9798	0.9802	0.9806	0.9809	0.9813	0.9817	0.9821	0.9825	0.9829	0.9833	0.9837	0.9841	0.9845	0.9849	0.9853	0.9857	0.9861	0.9865	0.9869	0.9873	0.9877	0.9881	0.9885
17	0.9771	0.9774	0.9778	0.9782	0.9786	0.9790	0.9794	0.9798	0.9802	0.9807	0.9811	0.9815	0.9819	0.9823	0.9827	0.9831	0.9836	0.9840	0.9844	0.9848	0.9852	0.9857	0.9861	0.9865	0.9869
18	0.9749	0.9753	0.9757	0.9761	0.9765	0.9769	0.9774	0.9778	0.9782	0.9786	0.9791	0.9795	0.9799	0.9804	0.9808	0.9812	0.9817	0.9821	0.9826	0.9830	0.9834	0.9839	0.9843	0.9848	0.9852
19	0.9737	0.9742	0.9746	0.9750	0.9754	0.9759	0.9763	0.9768	0.9772	0.9777	0.9781	0.9786	0.9790	0.9795	0.9799	0.9804	0.9808	0.9813	0.9818	0.9822	0.9827	0.9832	0.9836	0.9841	0.9845
20	0.9726	0.9730	0.9735	0.9739	0.9744	0.9748	0.9753	0.9758	0.9762	0.9767	0.9772	0.9776	0.9781	0.9786	0.9791	0.9795	0.9800	0.9805	0.9810	0.9815	0.9820	0.9824	0.9829	0.9834	0.9839
21	0.9715	0.9719	0.9724	0.9728	0.9733	0.9738	0.9743	0.9747	0.9752	0.9757	0.9762	0.9767	0.9772	0.9777	0.9782	0.9787	0.9792	0.9797	0.9802	0.9807	0.9812	0.9817	0.9822	0.9827	0.9833
22	0.9703	0.9708	0.9713	0.9717	0.9722	0.9727	0.9732	0.9737	0.9742	0.9747	0.9753	0.9758	0.9763	0.9768	0.9773	0.9779	0.9784	0.9789	0.9794	0.9800	0.9805	0.9810	0.9816	0.9821	0.9826
23	0.9692	0.9697	0.9702	0.9707	0.9712	0.9717	0.9722	0.9727	0.9733	0.9738	0.9743	0.9749	0.9754	0.9759	0.9765	0.9770	0.9776	0.9782	0.9787	0.9793	0.9798	0.9804	0.9810	0.9815	0.9821
24	0.9680	0.9685	0.9690	0.9696	0.9701	0.9706	0.9712	0.9717	0.9723	0.9728	0.9734	0.9739	0.9745	0.9751	0.9756	0.9762	0.9768	0.9774	0.9780	0.9786	0.9791	0.9797	0.9803	0.9809	0.9815
25	0.9668	0.9673	0.9679	0.9684	0.9690	0.9695	0.9701	0.9706	0.9712	0.9718	0.9724	0.9730	0.9736	0.9741	0.9747	0.9753	0.9760	0.9766	0.9772	0.9778	0.9784	0.9790	0.9796	0.9803	0.9809
26	0.9654	0.9659	0.9665	0.9671	0.9676	0.9682	0.9688	0.9694	0.9700	0.9706	0.9712	0.9718	0.9724	0.9730	0.9737	0.9743	0.9749	0.9756	0.9762	0.9769	0.9775	0.9782	0.9788	0.9795	0.9801
27	0.9638	0.9644	0.9650	0.9656	0.9662	0.9668	0.9674	0.9680	0.9686	0.9692	0.9699	0.9705	0.9712	0.9718	0.9725	0.9731	0.9738	0.9744	0.9751	0.9758	0.9765	0.9772	0.9778	0.9785	0.9792
28	0.9621	0.9627	0.9633	0.9639	0.9645	0.9652	0.9658	0.9664	0.9671	0.9678	0.9684	0.9691	0.9697	0.9704	0.9711	0.9718	0.9725	0.9732	0.9739	0.9746	0.9753	0.9760	0.9767	0.9775	0.9782
29	0.9603	0.9609	0.9615	0.9622	0.9628	0.9635	0.9641	0.9648	0.9655	0.9661	0.9668	0.9675	0.9682	0.9689	0.9696	0.9704	0.9711	0.9718	0.9726	0.9733	0.9741	0.9748	0.9756	0.9763	0.9771
30	0.9583	0.9590	0.9596	0.9603	0.9610	0.9616	0.9623	0.9630	0.9637	0.9644	0.9652	0.9659	0.9666	0.9673	0.9681	0.9688	0.9696	0.9704	0.9711	0.9719	0.9727	0.9735	0.9743	0.9751	0.9758
31	0.9563	0.9569	0.9576	0.9583	0.9590	0.9597	0.9605	0.9612	0.9619	0.9627	0.9634	0.9642	0.9649	0.9657	0.9665	0.9672	0.9680	0.9688	0.9696	0.9705	0.9713	0.9721	0.9729	0.9737	0.9746
32	0.9541	0.9548	0.9556	0.9563	0.9570	0.9577	0.9585	0.9593	0.9600	0.9608	0.9616	0.9623	0.9631	0.9639	0.9647	0.9656	0.9664	0.9672	0.9681	0.9689	0.9698	0.9706	0.9715	0.9724	0.9732
33	0.9519	0.9526	0.9534	0.9541	0.9549	0.9557	0.9564	0.9572	0.9580	0.9588	0.9596	0.9604	0.9613	0.9621	0.9629	0.9638	0.9647	0.9655	0.9664	0.9673	0.9682	0.9691	0.9700	0.9709	0.9718
34	0.9496	0.9503	0.9511	0.9519	0.9527	0.9535	0.9543	0.9551	0.9559	0.9568	0.9576	0.9585	0.9593	0.9602	0.9611	0.9620	0.9629	0.9638	0.9647	0.9656	0.9665	0.9675	0.9684	0.9694	0.9703
35	0.9471	0.9479	0.9487	0.9495	0.9504	0.9512	0.9520	0.9529	0.9537	0.9546	0.9555	0.9564	0.9573	0.9582	0.9591	0.9600	0.9609	0.9619	0.9629	0.9638	0.9648	0.9658	0.9668	0.9677	0.9687
36	0.9446	0.9454	0.9462	0.9470	0.9479	0.9488	0.9496	0.9505	0.9514	0.9523	0.9532	0.9542	0.9551	0.9560	0.9570	0.9579	0.9589	0.9599	0.9609	0.9619	0.9629	0.9640	0.9650	0.9660	0.9671
37	0.9418	0.9427	0.9435	0.9444	0.9453	0.9462	0.9471	0.9480	0.9490	0.9499	0.9508	0.9518	0.9528	0.9537	0.9547	0.9557	0.9568	0.9578	0.9588	0.9599	0.9609	0.9620	0.9631	0.9642	0.9652
38	0.9389	0.9398	0.9407	0.9416	0.9425	0.9434	0.9444	0.9454	0.9463	0.9473	0.9483	0.9493	0.9503	0.9513	0.9523	0.9534	0.9544	0.9555	0.9566	0.9577	0.9588	0.9599	0.9610	0.9621	0.9633
39	0.9358	0.9367	0.9377	0.9386	0.9396	0.9405	0.9415	0.9425	0.9435	0.9445	0.9456	0.9466	0.9476	0.9487	0.9498	0.9509	0.9520	0.9531	0.9542	0.9553	0.9565	0.9576	0.9588	0.9600	0.9612
40	0.9326	0.9335	0.9345	0.9354	0.9364	0.9374	0.9385	0.9395	0.9405	0.9416	0.9427	0.9437	0.9448	0.9459	0.9470	0.9482	0.9493	0.9505	0.9517	0.9528	0.9540	0.9552	0.9565	0.9577	0.9589
41	0.9292	0.9301	0.9311	0.9321	0.9332	0.9342	0.9353	0.9363	0.9374	0.9385	0.9396	0.9408	0.9419	0.9430	0.9442	0.9454	0.9466	0.9478	0.9490	0.9502	0.9515	0.9527	0.9540	0.9552	0.9565
42	0.9256	0.9266	0.9277	0.9287	0.9298	0.9309	0.9320	0.9331	0.9342	0.9353	0.9365	0.9376	0.9388	0.9400	0.9412	0.9424	0.9437	0.9449	0.9462	0.9475	0.9488	0.9501	0.9514	0.9527	0.9541
43	0.9220	0.9231	0.9241	0.9252	0.9263	0.9274	0.9286	0.9297	0.9309	0.9321	0.9333	0.9345	0.9357	0.9369	0.9382	0.9395	0.9408	0.9421	0.9434	0.9447	0.9460	0.9474	0.9488	0.9501	0.9515
44	0.9184	0.9195	0.9206	0.9217	0.9228	0.9240	0.9252	0.9264	0.9276	0.9288	0.9300	0.9313	0.9326	0.9339	0.9352	0.9365	0.9378	0.9392	0.9405	0.9419	0.9433	0.9447	0.9461	0.9476	0.9490
45	0.9148	0.9159	0.9170	0.9182	0.9194	0.9206	0.9218	0.9230	0.9243	0.9256	0.9269	0.9282	0.9295	0.9308	0.9322	0.9336	0.9349	0.9363	0.9378	0.9392	0.9407	0.9421	0.9436	0.9451	0.9466
46	0.9113	0.9125	0.9137	0.9148	0.9161	0.9173	0.9186	0.9199	0.9212	0.9225	0.9238	0.9252	0.9265	0.9279	0.9293	0.9308	0.9322	0.9337	0.9352	0.9366	0.9382	0.9397	0.9412	0.9428	0.9443
47	0.9078	0.9090	0.9102	0.9114	0.9127	0.9139	0.9153	0.9166	0.9179	0.9193	0.9207	0.9221	0.9235	0.9250	0.9264	0.9279	0.9294	0.9309	0.9325	0.9340	0.9356	0.9372	0.9388	0.9404	0.9420
48	0.9041	0.9053	0.9065	0.9078	0.9091	0.9104	0.9118	0.9132	0.9146	0.9160	0.9174	0.9189	0.9204	0.9219	0.9234	0.9249	0.9265	0.9281	0.9297	0.9313	0.9329	0.9346	0.9362	0.9379	0.9396
49	0.9003	0.9015	0.9028	0.9041	0.9055	0.9068	0.9082	0.9096	0.9111	0.9126	0.9141	0.9156	0.9171	0.9187	0.9202	0.9218	0.9235	0.9251	0.9268	0.9284	0.9301	0.9319	0.9336	0.9353	0.9371
50	0.8963	0.8976	0.8989	0.9003	0.9017	0.9031	0.9045	0.9060	0.9075	0.9090	0.9105	0.9121	0.9137	0.9153	0.9170	0.9186	0.9203	0.9220	0.9238	0.9255	0.9273	0.9291	0.9309	0.9327	0.9345
51	0.8923	0.8936	0.8949	0.8963	0.8977	0.8992	0.9007	0.9022	0.9038	0.9053	0.9069	0.9085	0.9102	0.9119	0.9136	0.9153	0.9171	0.9188	0.9206	0.9225	0.9243	0.9262	0.9280	0.9299	0.9318
52	0.8881	0.8894	0.8908	0.8922	0.8937	0.8952	0.8967	0.8983	0.8999	0.9015	0.9032	0.9049	0.9066	0.9083	0.9101	0.9119	0.9137	0.9156	0.9174	0.9193	0.9213	0.9232	0.9251	0.9271	0.9291
53	0.8838	0.8851	0.8866	0.8880	0.8895	0.8911	0.8927	0.8943	0.8959	0.8976	0.8993	0.9011	0.9028	0.9046	0.9065	0.9083	0.9102	0.9122	0.9141	0.9161	0.9181	0.9201	0.9221	0.9242	0.9263
54	0.8793	0.8807	0.8822	0.8837	0.8852	0.8868	0.8885	0.8901	0.8918	0.8936	0.8953	0.8971	0.8990	0.9008	0.9027	0.9047	0.9067	0.9087	0.9107	0.9128	0.9148	0.9169	0.9191	0.9212	0.9234
55	0.8748	0.8762	0.8777	0.8792	0.8808	0.8825	0.8841	0.8858	0.8876	0.8894	0.8912	0.8931	0.8950	0.8969	0.8989	0.9009	0.9029	0.9050	0.9072	0.9093	0.9115	0.9137	0.9159	0.9181	0.9204
56	0.8700	0.8715	0.8730	0.8746	0.8762	0.8779	0.8796	0.8814	0.8832	0.8850	0.8869	0.8888	0.8908	0.8928	0.8949	0.8970	0.8991	0.9013	0.9035	0.9057	0.9080	0.9102	0.9126	0.9149	0.9172
57	0.8651	0.8666	0.8682	0.8698	0.8715	0.8732	0.8749	0.8768	0.8786	0.8805	0.8824	0.8844	0.8864	0.8885	0.8907	0.8928	0.8950	0.8973	0.8996	0.9019	0.9043	0.9067	0.9091	0.9115	0.9140
58	0.8600	0.8615	0.8631	0.8647	0.8665	0.8682	0.8700	0.8719	0.8738	0.8757	0.8777	0.8798	0.8819	0.8840	0.8862	0.8885	0.8908	0.8931	0.8955	0.8979	0.9004	0.9029	0.9054	0.9079	0.9105
59	0.8545	0.8561	0.8577	0.8594	0.8612	0.8630	0.8648	0.8667	0.8687	0.8707	0.8728	0.8748	0.8770	0.8792	0.8815	0.8838	0.8862	0.8886	0.8911	0.8936	0.8962	0.8988	0.9014	0.9041	0.9068
60	0.8488	0.8504	0.8521	0.8538	0.8556	0.8574	0.8593	0.8613	0.8633	0.8653	0.8674	0.8696	0.8718	0.8741	0.8765	0.8789	0.8813	0.8839	0.8864	0.8891	0.8917	0.8944	0.8972	0.9000	0.9028
61	0.8427	0.8443	0.8460	0.8478	0.8496	0.8515	0.8534	0.8554	0.8575	0.8596	0.8618	0.8640	0.8663	0.8686	0.8711	0.8736	0.8761	0.8787	0.8814	0.8841	0.8869	0.8897	0.8926	0.8955	0.8984
62	0.8362	0.8379	0.8396	0.8414	0.8433	0.8452	0.8472	0.8492	0.8513	0.8535	0.8557	0.8580	0.8603	0.8628	0.8653	0.8678	0.8705	0.8732	0.8759	0.8788	0.8817	0.8846	0.8876	0.8906	0.8937
63	0.8293	0.8310	0.8327	0.8346	0.8365	0.8384	0.8405	0.8426	0.8447	0.8469	0.8492	0.8515	0.8540	0.8564	0.8590	0.8617	0.8644	0.8672	0.8701	0.8730	0.8760	0.8790	0.8822	0.8853	0.8885
64	0.8219	0.8237	0.8254	0.8273	0.8292	0.8312	0.8333	0.8354	0.8376	0.8399	0.8422	0.8446	0.8471	0.8497	0.8523	0.8550	0.8578	0.8607	0.8637	0.8667	0.8698	0.8730	0.8763	0.8796	0.8829
65	0.8141	0.8158	0.8177	0.8196	0.8215	0.8236	0.8257	0.8278	0.8301	0.8324	0.8348	0.8372	0.8398	0.8424	0.8451	0.8479	0.8508	0.8538	0.8569	0.8600	0.8632	0.8665	0.8699	0.8733	0.8768
66	0.8058	0.8075	0.8094	0.8113	0.8133	0.8154	0.8175	0.8198	0.8220	0.8244	0.8268	0.8293	0.8319	0.8346	0.8374	0.8403	0.8433	0.8463	0.8495	0.8527	0.8561	0.8595	0.8630	0.8666	0.8702
67	0.7969	0.7987	0.8006	0.8026	0.8046	0.8067	0.8089	0.8112	0.8135	0.8159	0.8184	0.8209	0.8236	0.8263	0.8292	0.8321	0.8352	0.8383	0.8416	0.8449	0.8484	0.8519	0.8556	0.8593	0.8630
68	0.7876	0.7894	0.7913	0.7933	0.7954	0.7975	0.7997	0.8020	0.8044	0.8069	0.8094	0.8120	0.8147	0.8175	0.8204	0.8234	0.8266	0.8298	0.8332	0.8366	0.8402	0.8438	0.8476	0.8514	0.8553
69	0.7777	0.7796	0.7815	0.7835	0.7856	0.7878	0.7901	0.7924	0.7948	0.7973	0.7999	0.8025	0.8053	0.8081	0.8111	0.8142	0.8174	0.8207	0.8242	0.8277	0.8314	0.8351	0.8390	0.8430	0.8471
70	0.7674	0.7692	0.7712	0.7732	0.7753	0.7775	0.7798	0.7822	0.7847	0.7872	0.7898	0.7925	0.7953	0.7982	0.8012	0.8044	0.8077	0.8111	0.8146	0.8182	0.8220	0.8259	0.8299	0.8340	0.8382
71	0.7564	0.7583	0.7603	0.7624	0.7645	0.7668	0.7691	0.7715	0.7740	0.7765	0.7792	0.7819	0.7847	0.7877	0.7908	0.7940	0.7974	0.8008	0.8044	0.8082	0.8120	0.8160	0.8202	0.8244	0.8288
72	0.7450	0.7469	0.7489	0.7510	0.7532	0.7554	0.7578	0.7602	0.7627	0.7653	0.7680	0.7708	0.7737	0.7767	0.7798	0.7831	0.7865	0.7900	0.7937	0.7975	0.8015	0.8056	0.8098	0.8142	0.8187
73	0.7331	0.7350	0.7370	0.7391	0.7413	0.7436	0.7460	0.7484	0.7510	0.7536	0.7563	0.7591	0.7620	0.7651	0.7683	0.7716	0.7751	0.7787	0.7824	0.7863	0.7904	0.7946	0.7989	0.8034	0.8080
74	0.7206	0.7225	0.7246	0.7267	0.7289	0.7312	0.7336	0.7361	0.7387	0.7413	0.7441	0.7469	0.7499	0.7530	0.7562	0.7596	0.7631	0.7668	0.7706	0.7746	0.7787	0.7830	0.7874	0.7920	0.7968
75	0.7076	0.7096	0.7116	0.7138	0.7160	0.7184	0.7208	0.7233	0.7259	0.7286	0.7313	0.7342	0.7372	0.7403	0.7436	0.7470	0.7505	0.7543	0.7581	0.7622	0.7664	0.7708	0.7753	0.7801	0.7849
76	0.6942	0.6962	0.6982	0.7004	0.7026	0.7050	0.7074	0.7099	0.7126	0.7153	0.7180	0.7209	0.7239	0.7271	0.7304	0.7338	0.7375	0.7412	0.7452	0.7493	0.7536	0.7580	0.7627	0.7675	0.7725
77	0.6803	0.6823	0.6843	0.6865	0.6888	0.6911	0.6936	0.6961	0.6987	0.7015	0.7043	0.7072	0.7102	0.7134	0.7167	0.7202	0.7238	0.7277	0.7317	0.7358	0.7402	0.7447	0.7494	0.7543	0.7594
78	0.6659	0.6679	0.6700	0.6721	0.6744	0.6768	0.6793	0.6818	0.6845	0.6872	0.6900	0.6929	0.6960	0.6992	0.7025	0.7060	0.7097	0.7136	0.7176	0.7218	0.7262	0.7308	0.7356	0.7406	0.7458
79	0.6511	0.6531	0.6552	0.6574	0.6596	0.6620	0.6645	0.6671	0.6697	0.6725	0.6753	0.6782	0.6813	0.6845	0.6879	0.6914	0.6951	0.6990	0.7031	0.7073	0.7118	0.7164	0.7213	0.7264	0.7317
80	0.6359	0.6379	0.6400	0.6422	0.6445	0.6469	0.6493	0.6519	0.6546	0.6573	0.6602	0.6631	0.6662	0.6694	0.6728	0.6763	0.6800	0.6840	0.6880	0.6923	0.6968	0.7016	0.7065	0.7116	0.7170

North Carolina
Administratior
Option 6-3 Cor

Age	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
15	0.9902	0.9906	0.9910	0.9914	0.9917	0.9921	0.9925	0.9928	0.9932	0.9936	0.9939	0.9943	0.9946	0.9950	0.9953	0.9956
16	0.9889	0.9893	0.9897	0.9901	0.9905	0.9908	0.9912	0.9916	0.9920	0.9924	0.9928	0.9931	0.9935	0.9939	0.9942	0.9946
17	0.9874	0.9878	0.9882	0.9886	0.9890	0.9894	0.9898	0.9902	0.9906	0.9911	0.9914	0.9918	0.9922	0.9926	0.9930	0.9934
18	0.9857	0.9861	0.9865	0.9870	0.9874	0.9878	0.9883	0.9887	0.9891	0.9895	0.9899	0.9903	0.9908	0.9912	0.9916	0.9919
19	0.9850	0.9855	0.9859	0.9864	0.9868	0.9873	0.9877	0.9882	0.9886	0.9890	0.9895	0.9899	0.9903	0.9907	0.9911	0.9915
20	0.9844	0.9849	0.9853	0.9858	0.9863	0.9867	0.9872	0.9877	0.9881	0.9886	0.9890	0.9895	0.9899	0.9903	0.9908	0.9912
21	0.9838	0.9843	0.9848	0.9852	0.9857	0.9862	0.9867	0.9872	0.9877	0.9881	0.9886	0.9891	0.9895	0.9900	0.9904	0.9908
22	0.9832	0.9837	0.9842	0.9847	0.9853	0.9858	0.9863	0.9868	0.9873	0.9878	0.9882	0.9887	0.9892	0.9896	0.9901	0.9906
23	0.9826	0.9832	0.9837	0.9843	0.9848	0.9853	0.9859	0.9864	0.9869	0.9874	0.9879	0.9884	0.9889	0.9894	0.9899	0.9903
24	0.9821	0.9827	0.9832	0.9838	0.9844	0.9849	0.9855	0.9860	0.9866	0.9871	0.9876	0.9882	0.9887	0.9892	0.9897	0.9901
25	0.9815	0.9821	0.9827	0.9833	0.9839	0.9845	0.9851	0.9856	0.9862	0.9868	0.9873	0.9879	0.9884	0.9889	0.9894	0.9899
26	0.9808	0.9814	0.9820	0.9827	0.9833	0.9839	0.9845	0.9851	0.9857	0.9863	0.9869	0.9875	0.9880	0.9886	0.9891	0.9896
27	0.9799	0.9806	0.9812	0.9819	0.9826	0.9832	0.9839	0.9845	0.9851	0.9857	0.9864	0.9870	0.9875	0.9881	0.9887	0.9892
28	0.9789	0.9796	0.9803	0.9810	0.9817	0.9824	0.9831	0.9838	0.9844	0.9851	0.9857	0.9864	0.9870	0.9876	0.9882	0.9888
29	0.9778	0.9786	0.9793	0.9800	0.9808	0.9815	0.9822	0.9829	0.9836	0.9843	0.9850	0.9857	0.9863	0.9870	0.9876	0.9882
30	0.9766	0.9774	0.9782	0.9790	0.9798	0.9805	0.9813	0.9820	0.9828	0.9835	0.9842	0.9849	0.9856	0.9863	0.9870	0.9876
31	0.9754	0.9762	0.9771	0.9779	0.9787	0.9795	0.9803	0.9811	0.9819	0.9827	0.9834	0.9842	0.9849	0.9856	0.9863	0.9870
32	0.9741	0.9750	0.9758	0.9767	0.9776	0.9784	0.9793	0.9801	0.9809	0.9817	0.9825	0.9833	0.9841	0.9849	0.9856	0.9863
33	0.9727	0.9736	0.9745	0.9755	0.9764	0.9773	0.9782	0.9790	0.9799	0.9808	0.9816	0.9825	0.9833	0.9841	0.9849	0.9856
34	0.9713	0.9722	0.9732	0.9741	0.9751	0.9760	0.9770	0.9779	0.9788	0.9797	0.9806	0.9815	0.9824	0.9832	0.9841	0.9849
35	0.9697	0.9707	0.9718	0.9728	0.9738	0.9747	0.9757	0.9767	0.9777	0.9787	0.9796	0.9805	0.9815	0.9824	0.9832	0.9841
36	0.9681	0.9692	0.9702	0.9713	0.9723	0.9734	0.9744	0.9754	0.9764	0.9775	0.9785	0.9795	0.9804	0.9814	0.9823	0.9832
37	0.9663	0.9674	0.9685	0.9696	0.9707	0.9718	0.9729	0.9740	0.9751	0.9762	0.9772	0.9783	0.9793	0.9803	0.9813	0.9822
38	0.9644	0.9656	0.9667	0.9679	0.9690	0.9702	0.9713	0.9725	0.9736	0.9747	0.9758	0.9769	0.9780	0.9791	0.9801	0.9811
39	0.9624	0.9636	0.9648	0.9660	0.9672	0.9684	0.9696	0.9708	0.9719	0.9731	0.9743	0.9755	0.9766	0.9777	0.9788	0.9799
40	0.9602	0.9614	0.9626	0.9639	0.9652	0.9664	0.9677	0.9689	0.9702	0.9714	0.9726	0.9739	0.9751	0.9762	0.9774	0.9786
41	0.9578	0.9591	0.9604	0.9617	0.9630	0.9644	0.9657	0.9670	0.9683	0.9696	0.9709	0.9721	0.9734	0.9746	0.9759	0.9771
42	0.9554	0.9567	0.9581	0.9595	0.9608	0.9622	0.9636	0.9649	0.9663	0.9676	0.9690	0.9703	0.9716	0.9729	0.9742	0.9755
43	0.9529	0.9543	0.9557	0.9572	0.9586	0.9600	0.9614	0.9628	0.9643	0.9657	0.9671	0.9685	0.9698	0.9712	0.9726	0.9739
44	0.9505	0.9519	0.9534	0.9549	0.9563	0.9578	0.9593	0.9608	0.9622	0.9637	0.9652	0.9666	0.9681	0.9695	0.9709	0.9723
45	0.9481	0.9496	0.9511	0.9526	0.9542	0.9557	0.9572	0.9588	0.9603	0.9618	0.9634	0.9649	0.9664	0.9678	0.9693	0.9707
46	0.9459	0.9474	0.9490	0.9506	0.9522	0.9538	0.9554	0.9570	0.9586	0.9602	0.9617	0.9633	0.9649	0.9664	0.9679	0.9694
47	0.9436	0.9452	0.9469	0.9485	0.9502	0.9518	0.9535	0.9551	0.9568	0.9584	0.9601	0.9617	0.9633	0.9649	0.9665	0.9681
48	0.9413	0.9430	0.9447	0.9464	0.9481	0.9498	0.9515	0.9532	0.9549	0.9567	0.9584	0.9600	0.9617	0.9634	0.9650	0.9666
49	0.9388	0.9406	0.9424	0.9441	0.9459	0.9477	0.9495	0.9513	0.9530	0.9548	0.9566	0.9583	0.9601	0.9618	0.9635	0.9652
50	0.9363	0.9382	0.9400	0.9418	0.9437	0.9455	0.9474	0.9492	0.9511	0.9529	0.9548	0.9566	0.9584	0.9602	0.9619	0.9637
51	0.9337	0.9356	0.9376	0.9395	0.9414	0.9433	0.9453	0.9472	0.9491	0.9510	0.9529	0.9548	0.9566	0.9585	0.9603	0.9621
52	0.9311	0.9331	0.9351	0.9371	0.9391	0.9411	0.9431	0.9451	0.9470	0.9490	0.9510	0.9530	0.9549	0.9568	0.9587	0.9606
53	0.9283	0.9304	0.9325	0.9346	0.9367	0.9387	0.9408	0.9429	0.9450	0.9470	0.9491	0.9511	0.9531	0.9551	0.9571	0.9590
54	0.9255	0.9277	0.9299	0.9320	0.9342	0.9364	0.9386	0.9407	0.9429	0.9450	0.9471	0.9493	0.9513	0.9534	0.9555	0.9575
55	0.9226	0.9249	0.9271	0.9294	0.9317	0.9340	0.9362	0.9385	0.9407	0.9430	0.9452	0.9474	0.9495	0.9517	0.9538	0.9559
56	0.9196	0.9220	0.9243	0.9267	0.9291	0.9315	0.9338	0.9362	0.9385	0.9408	0.9432	0.9454	0.9477	0.9499	0.9522	0.9543
57	0.9164	0.9189	0.9214	0.9239	0.9264	0.9288	0.9313	0.9338	0.9362	0.9387	0.9411	0.9435	0.9458	0.9482	0.9505	0.9527
58	0.9131	0.9157	0.9183	0.9209	0.9235	0.9261	0.9287	0.9312	0.9338	0.9363	0.9389	0.9414	0.9438	0.9463	0.9487	0.9510
59	0.9095	0.9122	0.9149	0.9176	0.9204	0.9231	0.9258	0.9285	0.9312	0.9339	0.9365	0.9391	0.9417	0.9443	0.9468	0.9493
60	0.9056	0.9084	0.9113	0.9142	0.9170	0.9199	0.9227	0.9256	0.9284	0.9312	0.9340	0.9367	0.9394	0.9421	0.9447	0.9473
61	0.9014	0.9044	0.9073	0.9103	0.9134	0.9164	0.9194	0.9223	0.9253	0.9283	0.9312	0.9341	0.9369	0.9397	0.9425	0.9452
62	0.8968	0.8999	0.9030	0.9062	0.9093	0.9125	0.9157	0.9188	0.9219	0.9250	0.9281	0.9312	0.9342	0.9371	0.9400	0.9429
63	0.8918	0.8950	0.8983	0.9016	0.9049	0.9083	0.9116	0.9149	0.9182	0.9215	0.9247	0.9279	0.9311	0.9342	0.9373	0.9403
64	0.8863	0.8897	0.8932	0.8966	0.9001	0.9036	0.9071	0.9106	0.9141	0.9175	0.9209	0.9243	0.9277	0.9310	0.9342	0.9374
65	0.8803	0.8839	0.8875	0.8912	0.8948	0.8985	0.9022	0.9059	0.9095	0.9132	0.9168	0.9203	0.9239	0.9274	0.9308	0.9342
66	0.8739	0.8776	0.8814	0.8852	0.8891	0.8929	0.8968	0.9007	0.9045	0.9084	0.9122	0.9160	0.9197	0.9234	0.9270	0.9306
67	0.8669	0.8708	0.8747	0.8787	0.8828	0.8868	0.8909	0.8950	0.8990	0.9031	0.9071	0.9111	0.9151	0.9190	0.9228	0.9266
68	0.8593	0.8634	0.8675	0.8717	0.8759	0.8802	0.8845	0.8888	0.8930	0.8973	0.9016	0.9058	0.9100	0.9141	0.9182	0.9222
69	0.8512	0.8554	0.8598	0.8641	0.8685	0.8730	0.8775	0.8820	0.8865	0.8910	0.8955	0.9000	0.9044	0.9088	0.9131	0.9174
70	0.8425	0.8469	0.8514	0.8560	0.8606	0.8652	0.8699	0.8747	0.8794	0.8842	0.8889	0.8937	0.8984	0.9030	0.9076	0.9121
71	0.8332	0.8378	0.8424	0.8472	0.8520	0.8569	0.8618	0.8668	0.8718	0.8768	0.8818	0.8868	0.8917	0.8967	0.9015	0.9063
72	0.8233	0.8280	0.8329	0.8378	0.8428	0.8479	0.8531	0.8583	0.8635	0.8688	0.8741	0.8793	0.8846	0.8898	0.8949	0.9000
73	0.8128	0.8177	0.8227	0.8278	0.8330	0.8383	0.8437	0.8492	0.8547	0.8602	0.8657	0.8713	0.8768	0.8823	0.8877	0.8931
74	0.8017	0.8067	0.8119	0.8172	0.8226	0.8281	0.8337	0.8394	0.8452	0.8510	0.8568	0.8626	0.8684	0.8743	0.8800	0.8857
75	0.7900	0.7952	0.8005	0.8060	0.8116	0.8173	0.8231	0.8291	0.8351	0.8411	0.8472	0.8533	0.8595	0.8656	0.8717	0.8777
76	0.7776	0.7830	0.7885	0.7941	0.7999	0.8058	0.8119	0.8181	0.8243	0.8306	0.8370	0.8434	0.8499	0.8563	0.8627	0.8691
77	0.7647	0.7702	0.7758	0.7816	0.7876	0.7937	0.8000	0.8064	0.8129	0.8195	0.8262	0.8329	0.8396	0.8464	0.8532	0.8599
78	0.7512	0.7568	0.7626	0.7686	0.7747	0.7810	0.7875	0.7941	0.8009	0.8077	0.8147	0.8217	0.8288	0.8359	0.8430	0.8501
79	0.7372	0.7429	0.7488	0.7549	0.7612	0.7677	0.7744	0.7812	0.7882	0.7953	0.8025	0.8099	0.8172	0.8247	0.8321	0.8396
80	0.7226	0.7284	0.7344	0.7407	0.7471	0.7538	0.7606	0.7677	0.7749	0.7823	0.7898	0.7974	0.8051	0.8128	0.8206	0.8285

North Carolina Retirement Systems
Administration Factors based on Experience Study at December 31, 2014
Option 4 Conversion Factors -Disability Retirements

Age	Factor
15	0.0185
16	0.0199
17	0.0215
18	0.0231
19	0.0249
20	0.0269
21	0.0290
22	0.0313
23	0.0338
24	0.0365
25	0.0395
26	0.0426
27	0.0461
28	0.0498
29	0.0538
30	0.0582
31	0.0630
32	0.0682
33	0.0739
34	0.0801
35	0.0868
36	0.0942
37	0.1022
38	0.1109
39	0.1205
40	0.1310
41	0.1425
42	0.1551
43	0.1689
44	0.1841
45	0.2008
46	0.2192
47	0.2394
48	0.2617
49	0.2863
50	0.3134
51	0.3433
52	0.3765
53	0.4132
54	0.4539
55	0.4991
56	0.5493
57	0.6052
58	0.6675
59	0.7371
60	0.8149
61	0.9021
62	1.0000